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Interim Co-Lead Class Counsel for the Settlement Class

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA**

IN RE: ZOOM VIDEO COMMUNICATIONS,
INC. PRIVACY LITIGATION

This Document Relates To:

ALL ACTIONS

CASE NO: 3:20-cv-02155-LB

**DECLARATION OF CAMERON R.
AZARI, ESQ. ON IMPLEMENTATION
AND ADEQUACY OF SETTLEMENT
NOTICE PLAN AND NOTICES**

I, Cameron R. Azari, Esq., hereby declare and state as follows:

1. My name is Cameron R. Azari, Esq. I have personal knowledge of the matters set forth herein, and I believe them to be true and correct.

2. I am a nationally recognized expert in the field of legal notice and I have served as an expert in dozens of federal and state cases involving class action notice plans.

3. I am a Senior Vice President with Epiq Class Action and Claims Solutions, Inc. (“Epiq”) and the Director of Legal Notice for Hilsoft Notifications (“Hilsoft”), a firm that specializes in designing, developing, analyzing, and implementing large-scale, un-biased, legal notification plans. Hilsoft is a business unit of Epiq.

4. I previously executed my *Declaration of Cameron R. Azari, Esq. on Adequacy of Settlement Notice Plan and Notices*, on July 30, 2021, which described the Settlement Notice Program (“Notice Program” or “Notice Plan”) and notice (the “Notice” or “Notices”) here for *In re: Zoom Video Communications, Inc. Privacy Litigation, 5:20-cv-02155* in the United States District Court for the Northern District of California. Dkt. No. 192. In my declaration, I detailed Hilsoft’s class action notice experience and attached Hilsoft’s *curriculum vitae*. I also provided my educational and professional experience relating to class actions and my ability to render opinions on overall adequacy of notice programs.

OVERVIEW

5. On October 21, 2021, the Court approved the Notice Plan as designed by Hilsoft and appointed Epiq as the Settlement Administrator in the *Order Granting Preliminary Approval of Class Action Settlement and Approving Form and Content of Class Notice* (“Preliminary Approval Order”). Dkt. No. 204. In the Preliminary Approval Order, the Court approved the Settlement Agreement and all of the terms and conditions contained therein, including the following definition of the “Settlement Class”:

All Persons in the United States who, between March 30, 2016 and the Settlement Date, registered, used, opened, or downloaded the Zoom Meetings Application (“App”), except for (i) all Persons who have only registered, used, opened, or downloaded the Zoom Meetings App through an Enterprise-Level Account or a Zoom for Government Account, (ii) Zoom and its officers and directors, and (iii) the Judge or Magistrate Judge to whom the action is assigned and any member of

those Judges' staffs or immediate family members.

6. After the Court's Preliminary Approval Order was entered, Hilsoft and Epiq began to implement the Notice Program. This declaration will detail the notice activities undertaken and explain how and why the Notice Program was comprehensive and well-suited to the Settlement Class. This declaration will also discuss the administration activity to date. The facts in this declaration are based on my personal knowledge, as well as information provided to me by my colleagues in the ordinary course of my business at Hilsoft and Epiq.

NOTICE PLAN SUMMARY

7. Federal Rule of Civil Procedure 23 directs that notice must be "the best practicable under the circumstances" and must include "individual notice to all members who can be identified through reasonable effort."¹ The Notice Program here satisfied this requirement with individual notice sent via email or mailed via United States Postal Service ("USPS") first class mail. Coverage was further enhanced by supplemental media provided with regional newspaper notice, nationally distributed digital and social media notice efforts, sponsored search, an informational release, and a Settlement Website.

8. In my opinion, the Notice Program as designed and implemented, is consistent with other court-approved notice programs, and has reached the greatest practicable number of members of the Settlement Class through the use of individual notice. In my opinion, the Notice Plan is the best notice practicable under the circumstances of this case, and satisfies the requirements of due process, including its "desire to actually inform" requirement.²

¹ Fed. R. Civ. P. 23(c)(2)(B).

² *Mullane v. Cent. Hanover Bank & Trust Co.*, 339 U.S. 306, 315 (1950) ("But when notice is a person's due, process which is a mere gesture is not due process. The means employed must be such as one desirous of actually informing the absentee might reasonably adopt to accomplish it. The reasonableness and hence the constitutional validity of any chosen method may be defended on the ground that it is in itself reasonably certain to inform those affected . . ."); *see also In re Hyundai & Kia Fuel Econ. Litig.*, 926 F.3d 539, 567 (9th Cir. 2019) ("To satisfy Rule 23(e)(1), settlement notices must 'present information about a proposed settlement neutrally, simply, and understandably.' 'Notice is satisfactory if it generally describes the terms of the settlement in sufficient detail to alert those with adverse viewpoints to investigate and to come forward and be

CAFA NOTICE

9. On August 10, 2021, Epiq sent 57 CAFA Notice Packages (“CAFA Notice”) on behalf of the Defendant Zoom Video Communications, Inc. (“Zoom”), as required by the federal Class Action Fairness Act of 2005 (CAFA), 28 U.S.C. § 1715. The CAFA Notice was mailed via USPS certified mail to 56 officials (Attorneys General of each of the 50 states, the District of Columbia, and the United States Territories) and the CAFA Notice was sent via United Parcel Service (“UPS”) to the Attorney General of the United States. Details regarding the CAFA Notice mailing are provided in the *Declaration of Stephanie J. Fiereck, Esq. on Implementation of CAFA Notice*, dated August 10, 2021, which is included as **Exhibit 1**.

DATA PRIVACY AND SECURITY

10. It is my understanding from Class Counsel and from my review of the *Transcript of Proceedings before the Honorable Lucy H. Koh United States District Judge* (“Hearing Transcript”) of the Preliminary Approval Court Hearing on October 21, 2021, that the Court inquired regarding Epiq’s data security and privacy safeguards in its official capacity as Settlement Administrator. On October 20, 2021, Epiq signed a *Non-Disclosure Agreement Re: Settlement in Zoom Video Communications, Inc. Privacy Litigation* (“NDA”). The parties to the NDA are Zoom, Epiq, and Class Counsel – Ahdoot & Wolfson, PC and Cotchett, Pitre, & McCarthy LLP. There is also a *Services Agreement* signed by Epiq and Class Counsel to retain Epiq as the Settlement Administrator. Prior to the selection and retention of Epiq as the Settlement Administrator, as part of the class action administrator vetting and bidding process, Class Counsel discussed at length with Epiq our thorough and rigorous practices and policies to ensure security and privacy of the Settlement Class data.

11. As a data processor, Epiq performs services on data provided, only as those outlined in a contract and/or associated statement(s) of work. Epiq does not utilize or perform other procedures on personal data provided or obtained as part of services to a client. For this Action, Zoom provided the data for the Settlement Class directly to Epiq via a secure file transfer. Pursuant to the terms of

heard.”) (citations omitted); N.D. Cal. Procedural Guidance for Class Action Settlements, Preliminary Approval (3) (articulating best practices and procedures for class notice).

1 the NDA and the Services Agreement Epiq is not permitted to use this data provided by Zoom or
2 information provided by members of the Settlement Class for any other purpose than the
3 administration of the Settlement in this Action.

4 12. The security and privacy of clients' and class members' information and data are
5 paramount to Epiq. That is why Epiq has invested in a layered and robust set of trusted security
6 personnel, controls, and technology to protect the data we handle. To promote a secure environment
7 for client and class member data, industry leading firewalls and intrusion prevention systems protect
8 and monitor Epiq's network perimeter with regular vulnerability scans and penetration tests. Epiq
9 deploys best-in-class endpoint detection, response, and anti-virus solutions on our endpoints and
10 servers. Strong authentication mechanisms and multi-factor authentication are required for access to
11 Epiq's systems and the data we protect. In addition, Epiq has employed the use of behavior and
12 signature-based analytics as well as monitoring tools across our entire network, which are managed
13 24 hours per day, 7 days per week, by a team of experienced professionals.

14 13. Epiq's world class data centers are defended by multi-layered, physical access security
15 including formal ID and prior approval before access is granted, CCTV, alarms, biometric devices,
16 and security guards, 24 hours per day, 7 days per week. Epiq manages minimum Tier 3+ data centers
17 in 18 locations worldwide. Our centers have robust environmental controls including an
18 uninterrupted power supply, fire detection and suppression controls, flood protection, and cooling
19 systems.

20 14. Beyond Epiq's technology, our people play a vital role in protecting class members'
21 and our clients' information. Epiq has a dedicated information-security team comprised of highly
22 trained, experienced, and qualified security professionals. Our teams stay on top of important security
23 issues and retain important industry standard certifications, like SANS, CISSP, and CISA. Epiq is
24 continually improving security infrastructure and processes based on an ever-changing digital
25 landscape. Epiq also partners with best-in-class security service providers. Our robust policies and
26 processes cover all aspects of information security to form part of an industry leading security and
27 compliance program, which is regularly assessed by independent third parties.

1 not deliverable. Each Email Notice and Postcard Notice included a unique identifying number (a ten-
2 digit alpha-numeric code) specific to each unique member of the Settlement Class. This allowed for
3 secure online claim submission and efficient claims processing of physical paper Claim Forms sent to Epiq.

4 ***Individual Notice – Email Notice***

5 19. From November 19, 2021, through January 3, 2022, Epiq sent 158,203,160 Email
6 Notices to all identified members of the Settlement Class with a valid email address. Industry
7 standard best practices were followed for the Email Notice efforts. The Email Notice was drafted in
8 such a way that the subject line, the sender, and the body of the message were designed to overcome
9 SPAM filters and ensure readership to the fullest extent reasonably practicable. For instance, the
10 Email Notice used an embedded html text format. This format provided easy to read text without
11 graphics, tables, images, attachments, and other elements that would increase the likelihood that the
12 message could have been blocked by Internet Service Providers (ISPs) and/or SPAM filters. The
13 Notices were sent continuously in batches over a six-week period to maximize the deliverability of
14 the Email Notices.

15 20. The Email Notices were sent from an IP address known to major email providers as
16 one not used to send bulk “SPAM” or “junk” email blasts. Each Email Notice was transmitted with
17 a digital signature to the header and content of the Email Notice, which allowed ISPs to
18 programmatically authenticate that the Email Notices were from our authorized mail servers. Each
19 Email Notice was also transmitted with a unique message identifier. The Email Notice clearly and
20 concisely summarized the case and the legal rights of the Settlement Class. The Email Notice
21 included an embedded link to the Settlement Website. By clicking the link, recipients were able to
22 easily file an online claim, access the Long Form Notice, Settlement Agreement, and other
23 information about the Settlement. The Email Notice is included as **Exhibit 2**.

24 21. If the receiving email server could not deliver the message, a “bounce code” was
25 returned along with the unique message identifier. For any Email Notice for which a bounce code
26 was received, which indicated that the message was undeliverable for reasons such as an inactive or
27 disabled account, the recipient’s mailbox was full, technical auto-replies, etc., at least two additional
28

attempts were made to deliver the Notice by email. After completion of the initial Email Notice effort, 14,303,749 Email Notices were not deliverable. Although there are few settlements with email notice efforts of this magnitude, the approximate 9% undeliverable rate here is consistent with other successful, large email notice efforts we have implemented.

Individual Notice – Postcard Notice

22. On December 17, 2021, Epiq sent 189,003 Postcard Notices via USPS first class mail to all identified members of the Settlement Class with an associated physical address for whom a valid email address was not available. Subsequently, on December 30, 2021, Epiq sent 296,592 Postcard Notices via USPS first class mail to all identified members of the Settlement Class with an associated physical address for whom an Email Notice was not deliverable. The Postcard Notice clearly and concisely summarized the case and the legal rights of the Settlement Class. The Postcard Notice also directed the recipients to the Settlement Website to easily file an online claim, access the Long Form Notice, Settlement Agreement, and other information about the Settlement. The Postcard Notice is included as **Exhibit 3**

23. Additionally, a Long Form Notice and Claim Form were mailed to all persons who requested one via the toll-free telephone number or by mail. As of January 26, 2022, 521 Long Form Notices and Claim Forms have been mailed as a result of such requests. The Long Form Notice and Claim Form are included as **Exhibit 4**.

24. Prior to mailing the Postcard Notices, all mailing addresses were checked against the National Change of Address (“NCOA”) database maintained by the USPS to ensure address information for members of the Settlement Class was up-to-date and accurately formatted for mailing.³ In addition, the addresses were certified via the Coding Accuracy Support System (CASS) to ensure the quality of the zip code and were verified through Delivery Point Validation (DPV) to

³ The NCOA database contains records for all permanent change of address submissions received by the USPS for the last four years. The USPS makes this data available to mailing firms and lists submitted to it are automatically updated with any reported move based on a comparison with the person’s name and known address.

1 verify the accuracy of the addresses. This address updating process is standard for the industry and
2 for the majority of promotional mails that occur today.

3 25. The return address on the Postcard Notice is a post office box that Epiq maintains for
4 this case. The USPS automatically forwards Postcard Notices with an available forwarding address
5 order that has not expired (“Postal Forwards”). For Postcard Notices returned as undeliverable, Epiq
6 re-mailed the Postcard Notice to any new address available through USPS information (for example,
7 to the address provided by the USPS on returned pieces if the forwarding order had expired, but was
8 still within the time period in which the USPS returns the piece with a forwarding address indicated).
9 As of January 26, 2022, Epiq has re-mailed 730 Postcard Notices to members of the Settlement Class
10 where a forwarding address was provided. As of January 26, 2022, Epiq has received a total of 9,756
11 undeliverable Postcard Notices (which includes any re-mailed Postcard Notices that were also
12 returned as undeliverable).

13 *Notice Results*

14 26. As of January 26, 2022, an Email Notice or Postcard Notice were delivered to
15 144,243,884 of the 158,392,163 unique, identified members of the Settlement Class to whom Epiq
16 sent Notice. This means a deliverable rate of approximately 91% was accomplished for the individual
17 notice efforts.

18 *Media Plan*

19 *CLRA Publication Notice*

20 27. As this matter includes claims under the California Consumer Legal Remedies Act
21 (“CLRA”), the notice provision of Government Code section 6064 applies. It provides that
22 “[p]ublication of notice pursuant to this section shall be once a week for four successive weeks. Four
23 publications in a newspaper regularly published once a week or oftener, with at least five days
24 intervening between the respective publication dates not counting such publication dates, are
25 sufficient.” Cal. Gov’t Code § 6064.

26 28. In order to satisfy this notice provision, the Notice Program included four insertions
27 of the Publication Notice as a ¼ page ad unit over four weeks in the “San Francisco” edition of *USA*
28

1 Today. The Publication Notice ran as follows:

2 <i>Publication</i>	<i>On-Sale Date</i>	<i>Page Position</i>
3 <i>USA Today</i> (San Francisco regional edition)	12/9/2021	3B
4 <i>USA Today</i> (San Francisco regional edition)	12/16/2021	3B
5 <i>USA Today</i> (San Francisco regional edition)	12/23/2021	2C
6 <i>USA Today</i> (San Francisco regional edition)	12/30/2021	2C

7 29. A copy of the Publication Notice is included as **Exhibit 5**. The Publication Tear
8 Sheets are included as **Exhibit 6**.

9 *Internet Notice Campaign*

10 30. Epiq conducted an internet advertisement notice program. Internet advertising has
11 become a standard component in legal notice programs. The Internet has proven to be an efficient
12 and cost-effective method to target and provide measurable reach of persons covered by a settlement.
13 According to MRI-Simmons data⁴, over 94% of all adults are online.

14 31. The Notice Program included targeted banner advertising on selected advertising
15 networks, which was targeted to the Settlement Class based on the customer demographics. The
16 Banner Notices linked directly to the Settlement Website, thereby allowing visitors easy access to
17 relevant information and documents. The Banner Notices used language from the Notices, which
18 allowed users to identify themselves as potential members of the Settlement Class.

19 32. The Notice Program included Banner Notices in various sizes, which were placed on
20 the *Epsilon (formerly Conversant) Ad Network* and the *Google Display Network*. All Banner Notices
21 ran on desktop, mobile, and tablet devices and were distributed to the selected targeted audiences
22 nationwide as described. Banner Notices were also targeted (remarketed) to people who visit the
23 Settlement Website.

24 33. The Notice Program also included advertising on social media, which consisted of
25 Banner Notices on *Facebook* and *Instagram* in various sizes. *Facebook* is the leading social
26

27
28 ⁴ MRI-Simmons 2021 Survey of the American Consumer®.

networking site in the United States and combined with *Instagram* covers over 300 million users in the United States.

34. More details regarding the target audiences, distribution, and specific ad sizes of the Banner Notices, are included in the following table.

<i>Network/Property</i>	<i>Target</i>	<i>Ad Sizes</i>	<i>Delivered Impressions</i>
<i>Epsilon</i>	Adults 18+	728x90, 300x250, 300x600, 970x250	21,686,504
<i>Google Display Network</i>	Adults 18+	728x90, 300x250, 300x600, 970x250	57,452,936
<i>Google Display Network</i>	Custom Intent Audiences: Online Video Conferencing Conference Room Solutions Conference Call Services Webinar Software Conferencing Cameras Distance Learning Courses, Home Learning Courses Distance MBA Distance Learning Courses in Business Online Courses Online Schools Online Open Education, Online High School Classes Online Course Software Video Chat Apps	728x90, 300x250, 300x600, 970x250	34,919,486
<i>Facebook</i>	Adults 18+	Newsfeed & Right Hand Column	32,877,975
<i>Facebook</i>	Interests: Zoom	Newsfeed & Right Hand Column	30,286,197
<i>Facebook</i>	Interests: Videoconferencing, Web Conferencing, Videotelephony	Newsfeed & Right Hand Column	15,558,777
<i>Facebook</i>	Interests: Work From Home, Self-Employment, Meeting	Newsfeed & Right Hand Column	16,121,394
<i>Instagram</i>	Adults 18+	Newsfeed	27,593,740
<i>Instagram</i>	Interests: Zoom	Newsfeed	21,832,631
<i>Instagram</i>	Interests: Videoconferencing, Web Conferencing, Videotelephony	Newsfeed	10,698,451
<i>Instagram</i>	Interests: Work From Home, Self-Employment, Meeting	Newsfeed	11,143,401
TOTAL			280,171,492

35. Combined, more than 280 million targeted impressions⁵ were generated by the Banner Notices, which ran nationwide from November 19, 2021, through January 2, 2022. Clicking on the Banner Notices linked the reader to the Settlement Website, where they could easily obtain detailed information about the case. Examples of the Banner Notices are included as **Exhibit 7**.

Internet Sponsored Search Listings

36. The Notice Program includes purchasing sponsored search listings to facilitate locating the Settlement Website. Sponsored search listings are acquired on the three most highly visited internet search engines: *Google*, *Yahoo!*, and *Bing*. When search-engine visitors search on selected common keyword combinations to identify the Settlement, the sponsored search listings are generally displayed at the top of the page prior to the search results or in the upper right-hand column of the web-browser screen. The sponsored search listings are displayed nationwide.

37. The sponsored search listings started on November 19, 2021, and will continue through March 5, 2022. As of January 26, 2022, the sponsored search listings have been displayed 51,757 times, which resulted in 1,890 clicks that displayed the Settlement Website. A complete list of the sponsored search keyword combinations is included as **Exhibit 8**. Examples of the sponsored search listing as displayed on each search engine are included as **Exhibit 9**.

Informational Release

38. To build additional reach and extend exposures, on November 19, 2021, a party-neutral Informational Release was issued broadly over PR Newswire to approximately 5,000 general media (print and broadcast) outlets, including local and national newspapers, magazines, national wire services, television and radio broadcast media across the United States as well as approximately 4,500 websites, online databases, internet networks and social networking media.

39. The Informational Release included the address of the Settlement Website and the toll-

⁵ The third-party ad management platform, ClickCease was used to audit the digital Banner Notice ad placements. This type of platform tracks all Banner Notice ad clicks to provide real-time ad monitoring, fraud traffic analysis, blocks clicks from fraudulent sources, and quarantines dangerous IP addresses. This helps reduce wasted, fraudulent or otherwise invalid traffic (e.g., ads being seen by 'bots' or non-humans, ads not being viewable, etc.).

1 free telephone number. The Informational Release served a valuable role by providing additional
2 notice exposures beyond that which was provided by the paid media. Although it is impossible to
3 capture all the news stories generated, as of January 26, 2022, Hilsoft has identified 169 news stories
4 that discussed the Settlement. A list of the press outlets containing the news stories and the date in
5 which each appeared is included in the Earned Media Report, which is included as **Exhibit 10**. The
6 Informational Release is included as **Exhibit 11**.

7 *Settlement Website*

8 40. On November 19, 2021, Epiq established a dedicated Settlement Website with an easy
9 to remember domain name (www.ZoomMeetingsClassAction.com). The Settlement Website address
10 was included in all Notices. Relevant documents, including the Long Form Notice (“Settlement
11 Notice”), the Claim Form, the Settlement Agreement, the Preliminary Approval Order entered by the
12 Court, and the operative Second Amended Consolidated Class Action Complaint are posted on the
13 Settlement Website to allow members of the Settlement Class to review and download the documents.
14 The Settlement Website also includes relevant dates, answers to frequently asked questions
15 (“FAQs”), instructions for how members of the Settlement Class may opt-out (request exclusion)
16 from or object to the Settlement Agreement, contact information for the Settlement Administrator,
17 and other case-related information. In addition, at the Settlement Website members of the Settlement
18 Class are able to file an online claim. After filing a claim form, members of the Settlement Class can
19 also update their address on the Settlement Website.

20 41. The Settlement Website has been updated with information to Settlement Class
21 Members that Hon. Laurel Beeler is the current presiding judge and Final Approval Hearing now
22 takes place on April 7, 2022, at 9:30 a.m., via Zoom, in Courtroom B of the United States District
23 Court for the Northern District of California, located at San Francisco Courthouse, 15th Floor, 450
24 Golden Gate Ave., San Francisco, CA 94102. The Settlement Website provides the Zoom link to the
25 Final Approval Hearing.

26 42. As of January 26, 2022, there have been 2,343,799 visitors to the Settlement Website
27 and 6,266,832 website pages presented.

Toll-Free Telephone Number

43. On November 18, 2021, a toll-free telephone number (1-800-397-3418) was established for the Settlement. Callers are able to hear an introductory message with a brief summary of the Settlement and have the option to hear answers to FAQs. Callers also have the option to request that a Long Form Notice and Claim Form be mailed to them. This automated phone system is available 24 hours per day, 7 days per week.

44. As of January 21, 2022, there have been 3,818 calls to the toll-free telephone number representing 7,639 minutes of use.

Postal Mailing Address and Email Address for Information

45. A post office box has been established for the Settlement, allowing members of the Settlement Class to contact the Settlement Administrator by mail with any specific requests or questions. Epiq also established an email address, which is linked to an email inbox for the Settlement. This allows members of the Settlement Class to contact the Settlement Administrator with questions.

Requests for Exclusion and Objections

46. The deadline to request exclusion from the Settlement or to object to the Settlement is March 5, 2022. As of January 26, 2022, Epiq has received 148 requests for exclusion. As of January 26, 2022, I am aware of one objection to the Settlement. I have reviewed the objection and it does not relate to notice or settlement administration. I will provide a supplemental declaration to the Court prior to the Final Approval Hearing to provide updated information regarding any requests for exclusions and/or objections to the Settlement.

Status of Claims Process and Claim Stimulation Efforts

47. The deadline for members of the Settlement Class to file a claim is March 5, 2022. As of January 26, 2022, Epiq has received 689,586 Claim Forms (688,078 online and 1,508 paper).

48. Since there is still more than 40 days for members of the Settlement Class to file a claim before the claim filing deadline, these numbers are preliminary. As the deadline approaches, I expect additional claims will be filed by members of the Settlement Class. In an effort to ensure the

highest reasonable participation rate, Epiq and Hilsoft—with the agreement of the Parties—will engage in supplemental and targeted claim stimulation efforts. A reminder notice email campaign will begin on February 1, 2022. The Reminder Email Notice will be sent to all members of the Settlement Class who were previously sent an Email Notice that was deliverable, and a claim or request for exclusion was not filed. The Reminder Email Notices will be sent over a period of weeks and will be completed prior to the March 5, 2022, Claims Deadline. Epiq and Hilsoft will also send a Reminder Postcard Notice to members of the Settlement Class who were previously sent a Postcard Notice that was deliverable, and a claim or request for exclusion was not filed. These supplemental efforts will be further described in my supplemental declaration.

49. As standard practice, Epiq is in the process of conducting a complete review and audit of all claims received. There is a likelihood that after detailed review, the total number of Claim Forms received will change due to duplicate and denied Claim Forms.

PLAIN LANGUAGE NOTICE DESIGN

50. The Notices and Claim Form were designed to be “noticed,” reviewed, and—by presenting the information in plain language—understood by members of the Settlement Class. The design of the Notices followed the principles embodied in the Federal Judicial Center’s illustrative “model” notices posted at www.fjc.gov. Many courts, and the FJC itself, have approved notices that we have written and designed in a similar fashion. The Notices contain substantial, albeit easy-to-read, summaries of all the key information about members of the Settlement Class’s rights and options. Consistent with our normal practice, all notice documents underwent a final edit prior to actual mailing and publication for grammatical errors and accuracy.

51. The Long Form Notice provided substantial information to the Settlement Class. The Long Form Notice included (i) details regarding the members of the Settlement Class’s ability to request exclusion from, object to, or otherwise comment on the Settlement Agreement, (ii) instructions on how to submit a Claim Form, (iii) the deadline to submit a Claim Form, request for exclusion, or objection, and (iv) the date, time, and location of the Final Approval Hearing, among other information.

CONCLUSION

52. In class action notice planning, execution, and analysis, we are guided by due process considerations under the United States Constitution, and by case law pertaining to the recognized notice standards under Fed. R. Civ. P. 23. This framework directs that the notice plan be optimized to reach the class and, in a settlement notice situation such as this, that the notice or notice plan itself not limit knowledge of legal rights—nor the ability to exercise other options—to class members in any way. All of these requirements were met in this case.

53. The Notice Program followed the guidance for how to satisfy due process obligations that a notice expert gleans from the United States Supreme Court’s seminal decisions, which are: a) to endeavor to actually inform the class, and b) to demonstrate that notice is reasonably calculated to do so:

A. “But when notice is a person’s due, process which is a mere gesture is not due process. The means employed must be such as one desirous of actually informing the absentee might reasonably adopt to accomplish it,” *Mullane v. Central Hanover Trust*, 339 U.S. 306, 315 (1950).

B. “[N]otice must be reasonably calculated, under all the circumstances, to apprise interested parties of the pendency of the action and afford them an opportunity to present their objections,” *Eisen v. Carlisle & Jacquelin*, 417 U.S. 156 (1974) citing *Mullane* at 314.

54. In my opinion, the above-described Notice Program was consistent with other effective class action notice programs. Many courts have accepted and understood that a 75 or 80 percent reach is more than adequate. In 2010, the Federal Judicial Center issued a Judges’ Class Action Notice and Claims Process Checklist and Plain Language Guide. This Guide states that, “the lynchpin in an objective determination of the adequacy of a proposed notice effort is whether all the notice efforts together will reach a high percentage of the class. It is reasonable to reach between 70–95%.”⁶ The Notice Program here satisfied this requirement with individual notice sent via email or mailed via USPS first class mail delivered to approximately 91% of the identified members of the

⁶ FED. JUDICIAL CTR, JUDGES’ CLASS ACTION NOTICE AND CLAIMS PROCESS CHECKLIST AND PLAIN LANGUAGE GUIDE 3 (2010), available at [http://www.fjc.gov/public/pdf.nsf/lookup/NotCheck.pdf/\\$file/NotCheck.pdf](http://www.fjc.gov/public/pdf.nsf/lookup/NotCheck.pdf/$file/NotCheck.pdf).

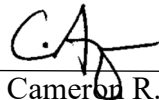
1 Settlement Class to whom Epiq sent Notice. Address updating and re-mailing protocols met or
2 exceeded those used in other class action settlements. Coverage was further enhanced by
3 supplemental media provided with regional newspaper notice, nationally distributed digital and social
4 media notice efforts, sponsored search, an informational release, and a Settlement Website.

5 55. It is my opinion, based on my expertise and experience and that of my team, that this
6 method of focused notice dissemination provided effective notice in this Action, provided the best
7 notice that is practicable, adhered to Fed. R. Civ. P. 23, followed the guidance set forth in the Manual
8 for Complex Litigation 4th Ed. and FJC guidance, and met the requirements of due process, including
9 its “desire to actually inform” requirement.

10 56. The Notice Plan schedule affords enough time to provide full and proper notice to
11 Class Members before the opt-out and objection deadlines.

12 57. I will provide a supplemental declaration to the Court prior to the Final Approval
13 Hearing, which will provide updated settlement administration statistics.

14 I declare under penalty of perjury that the foregoing is true and correct. Executed this 27th
15 day of January 2022.

16
17 

18 Cameron R. Azari, Esq.
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27
28

Exhibit 1

1 TINA WOLFSON (SBN 174806)
twolfson@ahdootwolfson.com
2 THEODORE MAYA (SBN 223242)
tmaya@ahdootwolfson.com
3 CHRISTOPHER STINER (SBN 276033)
cstiner@ahdootwolfson.com
4 RACHEL JOHNSON (SBN 331351)
rjohnson@ahdootwolfson.com
5 **AHDOOT & WOLFSON, PC**
2600 West Olive Avenue, Suite 500
6 Burbank, California 91505
Tel: (310) 474-9111

7
8 MARK C. MOLUMPY (SBN 168009)
mmolumphy@cpmlegal.com
9 TYSON C. REDENBARGER (SBN 294424)
tredenbarger@cpmlegal.com
10 NOORJAHAN RAHMAN (SBN 330572)
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11 JULIA Q. PENG (SBN 318396)
jpeng@cpmlegal.com
12 **COTCHETT, PITRE & MCCARTHY, LLP**
840 Malcolm Road
Burlingame, California 94010
13 Telephone: (650) 697-6000

14 *Interim Co-Lead Counsel for Plaintiffs*

15 **UNITED STATES DISTRICT COURT**
16 **NORTHERN DISTRICT OF CALIFORNIA**

17 IN RE: ZOOM VIDEO COMMUNICATIONS,
INC. PRIVACY LITIGATION

18 This Document Relates To:

19 ALL ACTIONS
20

CASE NO: 5:20-cv-02155-LHK

21 **DECLARATION OF STEPHANIE J.**
22 **FIERECK, ESQ. ON**
23 **IMPLEMENTATION OF CAFA**
24 **NOTICE**

Hon. Lucy H. Koh
Crtrm: 8
Date: October 21, 2021
Time: 1:30 P.M.

1 I, STEPHANIE J. FIERECK, ESQ., hereby declare and state as follows:

2 1. My name is Stephanie J. Fiereck, Esq. I am over the age of 21 and I have personal
3 knowledge of the matters set forth herein, and I believe them to be true and correct.

4 2. I am the Legal Notice Manager for Epiq Class Action & Claims Solutions, Inc.
5 (“Epiq”), a firm that specializes in designing, developing, analyzing and implementing large-scale,
6 un-biased, legal notification plans.

7 3. Epiq is a firm with more than 25 years of experience in claims processing and
8 settlement administration. Epiq’s class action case administration services include coordination of
9 all notice requirements, design of direct-mail notices, establishment of fulfillment services, receipt
10 and processing of opt-outs, coordination with the United States Postal Service (“USPS”), claims
11 database management, claim adjudication, funds management, and distribution services.

12 4. I am an active member of the Oregon State Bar, and received my Juris Doctor
13 degree from the University of Oregon School of Law. I have served as the Legal Notice Manager
14 for Epiq since 2012. During that time, I have overseen virtually all Class Action Fairness Action
15 (“CAFA”) noticing efforts and handled more than 325 CAFA mailings.

16 5. The facts in this Declaration are based on what I personally know, as well as
17 information provided to me in the ordinary course of my business by my colleagues at Epiq.

18 **CAFA NOTICE IMPLEMENTATION**

19 6. At the direction of counsel for the Defendant Zoom Video Communications, Inc.
20 (“Zoom”), 57 officials, which included the Attorney General of the United States and the Attorneys
21 General of each of the 50 states, the District of Columbia and the United States Territories.

22 7. Epiq maintains a list of these federal and state officials with contact information
23 for the purpose of providing CAFA notice. Prior to mailing, the names and addresses selected from
24 Epiq’s list were verified, then run through the Coding Accuracy Support System (“CASS”)
25 maintained by the USPS.¹

26
27 ¹ CASS improves the accuracy of carrier route, 5-digit ZIP®, ZIP + 4® and delivery point codes
28 that appear on mail pieces. The USPS makes this system available to mailing firms who want to

8. On August 10, 2021, Epiq sent 57 CAFA Notice Packages (“Notice”). The Notice included a Cover Letter, Exhibit 1, and Exhibit A. The Notice was mailed via USPS Certified Mail to 56 officials, including the Attorneys General of each of the 50 states, the District of Columbia and the United States Territories. The Notice was also sent via United Parcel Service (“UPS”) to the Attorney General of the United States. The CAFA Notice Service List (USPS Certified Mail and UPS) is included as **Attachment 1**.

9. The materials sent to the federal and state officials included a cover letter, which provided notice of the proposed settlement of the above-captioned case. The cover letter is included as **Attachment 2**.

10. The cover letter was accompanied by a CD, which included the following:

- A. Class Action Complaint and Amended Complaints;
- B. Motion for Preliminary Approval of Settlement and Memorandum;
- C. [Proposed] Order Granting Preliminary Approval of Class Action Settlement and Approving Form and Content of Class Notice;
- D. Joint Declaration of Tina Wolfson and Mark C. Molumphy in Support of Motion for Preliminary Approval of Proposed Class Action Settlement;
- E. Class Action Settlement Agreement and Release (with exhibits);
 - 1. Exhibit A – Forms of Notice – Claim Form;
 - 2. Exhibit B – [Proposed] Order Granting Final Approval of Class Action Settlement;
 - 3. Exhibit C – Forms of Notice – Long Form Notice;
 - 4. Exhibit D – [Proposed] Order Granting Preliminary Approval of Class Action Settlement and Approving Form and Content of Class Notice;
 - 5. Exhibit E – Forms of Notice – Publication Notice;

improve the accuracy of postal codes, i.e., 5-digit ZIP®, ZIP + 4®, delivery point (DPCs), and carrier route codes that appear on mail pieces.

6. Exhibit F – Declaration of Cameron R. Azari, Esq. on Adequacy of Settlement Notice Plan and Notices;

7. Exhibit G – Forms of Notice – Email Notice and Postcard Notice;

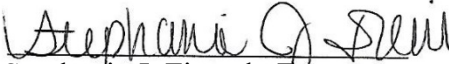
8. Exhibit H – [Proposed] Judgment;

F. Declaration of Cameron R. Azari, Esq. on Adequacy of Settlement Notice Plan and Notices;

G. Declaration of Alan Butler; and

H. Declaration of Cindy Cohn.

I declare under penalty of perjury that the foregoing is true and correct. Executed on August 10, 2021.


Stephanie J. Fiereck, Esq.

Attachment 1

CAFA Notice Service List

UPS

Company	FullName	Address1	Address2	City	State	Zip
US Department of Justice	Merrick B. Garland	950 Pennsylvania Ave NW		Washington	DC	20530

CAFA Notice Service List

USPS Certified Mail

Company	FullName	Address1	Address2	City	State	Zip
Office of the Attorney General	Treg Taylor	PO Box 110300		Juneau	AK	99811
Office of the Attorney General	Steve Marshall	501 Washington Ave		Montgomery	AL	36130
Office of the Attorney General	Leslie Carol Rutledge	323 Center St	Suite 200	Little Rock	AR	72201
Office of the Attorney General	Mark Brnovich	2005 N Central Ave		Phoenix	AZ	85004
Office of the Attorney General	CAFA Coordinator	Consumer Law Section	455 Golden Gate Ave Ste 11000	San Francisco	CA	94102
Office of the Attorney General	Phil Weiser	Ralph L. Carr Colorado Judicial Center	1300 Broadway 10th Fl	Denver	CO	80203
Office of the Attorney General	William Tong	165 Capitol Ave		Hartford	CT	06106
Office of the Attorney General	Karl A. Racine	400 6th St NW		Washington	DC	20001
Office of the Attorney General	Kathy Jennings	Carvel State Office Bldg	820 N French St	Wilmington	DE	19801
Office of the Attorney General	Ashley Moody	State of Florida	The Capitol PL-01	Tallahassee	FL	32399
Office of the Attorney General	Chris Carr	40 Capitol Square SW		Atlanta	GA	30334
Department of the Attorney General	Clare E. Connors	425 Queen St		Honolulu	HI	96813
Iowa Attorney General	Thomas J Miller	1305 E Walnut St		Des Moines	IA	50319
Office of the Attorney General	Lawrence G Wasden	700 W Jefferson St Ste 210	PO Box 83720	Boise	ID	83720
Office of the Attorney General	Kwame Raoul	100 W Randolph St		Chicago	IL	60601
Indiana Attorney General's Office	Todd Rokita	Indiana Government Center South	302 W Washington St 5th Fl	Indianapolis	IN	46204
Office of the Attorney General	Derek Schmidt	120 SW 10th Ave 2nd Fl		Topeka	KS	66612
Office of the Attorney General	Daniel Cameron	700 Capitol Avenue	Suite 118	Frankfort	KY	40601
Office of the Attorney General	Jeff Landry	PO Box 94005		Baton Rouge	LA	70804
Office of the Attorney General	Maura Healey	1 Ashburton Pl		Boston	MA	02108
Office of the Attorney General	Brian E. Frosh	200 St Paul Pl		Baltimore	MD	21202
Office of the Attorney General	Aaron Frey	6 State House Station		Augusta	ME	04333
Department of Attorney General	Dana Nessel	PO Box 30212		Lansing	MI	48909
Office of the Attorney General	Keith Ellison	445 Minnesota St	Suite 1400	St Paul	MN	55101
Missouri Attorney General's Office	Eric Schmitt	207 West High Street	PO Box 899	Jefferson City	MO	65102
MS Attorney General's Office	Lynn Fitch	Walter Sillers Bldg	550 High St Ste 1200	Jackson	MS	39201
Office of the Attorney General	Austin Knudsen	Department of Justice	PO Box 201401	Helena	MT	59620
Attorney General's Office	Josh Stein	9001 Mail Service Ctr		Raleigh	NC	27699
Office of the Attorney General	Wayne Stenehjem	State Capitol	600 E Boulevard Ave Dept 125	Bismarck	ND	58505
Nebraska Attorney General	Doug Peterson	2115 State Capitol	PO Box 98920	Lincoln	NE	68509
Office of the Attorney General	John Formella	NH Department of Justice	33 Capitol St	Concord	NH	03301
Office of the Attorney General	Andrew J. Bruck	25 Market Street	PO Box 080	Trenton	NJ	08625
Office of the Attorney General	Hector Balderas	408 Galisteo St	Villagra Bldg	Santa Fe	NM	87501
Office of the Attorney General	Aaron Ford	100 N Carson St		Carson City	NV	89701
Office of the Attorney General	CAFA Coordinator	28 Liberty Street	15th Floor	New York	NY	10005
Office of the Attorney General	Dave Yost	30 East Broad Street	14th Floor	Columbus	OH	43215
Office of the Attorney General	John O'Connor	313 NE 21st St		Oklahoma City	OK	73105
Office of the Attorney General	Ellen F Rosenblum	Oregon Department of Justice	1162 Court St NE	Salem	OR	97301
Office of the Attorney General	Josh Shapiro	16th Fl Strawberry Square		Harrisburg	PA	17120
Office of the Attorney General	Peter F Neronha	150 S Main St		Providence	RI	02903
Office of the Attorney General	Alan Wilson	PO Box 11549		Columbia	SC	29211
Office of the Attorney General	Jason Ravnsborg	1302 E Hwy 14 Ste 1		Pierre	SD	57501
Office of the Attorney General	Herbert H. Slatery III	PO Box 20207		Nashville	TN	37202
Office of the Attorney General	Ken Paxton	300 W 15th St		Austin	TX	78701
Office of the Attorney General	Sean D. Reyes	PO Box 142320		Salt Lake City	UT	84114
Office of the Attorney General	Mark R. Herring	202 North Ninth Street		Richmond	VA	23219
Office of the Attorney General	TJ Donovan	109 State St		Montpelier	VT	05609
Office of the Attorney General	Bob Ferguson	800 Fifth Avenue	Suite 2000	Seattle	WA	98104
Office of the Attorney General	Josh Kaul	PO Box 7857		Madison	WI	53707
Office of the Attorney General	Patrick Morrisey	State Capitol Complex	Bldg 1 Room E 26	Charleston	WV	25305
Office of the Attorney General	Bridget Hill	2320 Capitol Avenue		Cheyenne	WY	82002
Department of Legal Affairs	Fainu'ulei Falefatu Ala'ilima-Utu	Executive Office Building 3rd Floor	PO Box 7	Utulei	AS	96799
Attorney General Office of Guam	Leevin T Camacho	Administration Division	590 S Marine Corps Dr Ste 901	Tamuning	GU	96913
Office of the Attorney General	Edward Manibusan	Administration Bldg	PO Box 10007	Saipan	MP	96950
PR Department of Justice	Domingo Emanuelli Hernández	PO Box 9020192		San Juan	PR	00902
Department of Justice	Denise N. George	34-38 Kronprindsens Gade	GERS Bldg 2nd Fl	St Thomas	VI	00802

Attachment 2



Benjamin H. Kleine
T: +1 415 693 2022
bkleine@cooley.com

By UPS or USPS Certified Mail

August 10, 2021

To: All Addresses Identified in Exhibit 1

Re: Notice of Proposed Settlement Pursuant to the Class Action Fairness Act (28 U.S.C. § 1715) in *In re: Zoom Video Communications, Inc. Privacy Litigation*, Case No. 5:20-CV-2155-LHK, in the United States District Court for the Northern District of California

Dear Sir or Madam:

We write on behalf of Defendant Zoom Video Communications, Inc. (“Zoom”) pursuant to 28 U.S.C. § 1715 (“CAFA”) to notify you of a proposed class action settlement in *In re Zoom Video Communications Privacy Litigation*, Case No. 5:20-CV-2155-LKH (N.D. Cal.) (the “Action”). The Action was brought by a putative class of Zoom users alleging that Zoom had misrepresented the nature of its security practices. Zoom does not admit any liability or wrongdoing through the settlement agreement. In accordance with 28 U.S.C. § 1715(b), Zoom states as follows:

1. Complaints and Related Materials (28 U.S.C. § 1715(b)(1))

The complaint can be located on the electronic docket for the above-referenced case at ECF Docket Number 1. The consolidated amended class action complaint can be found at ECF Docket Number 114. The first amended consolidated class action complaint can be found at ECF Docket Number 126. The second amended consolidated class action complaint can be found at ECF Docket Number 179. Copies of these documents, as well as of the Court’s March 11, 2021 order granting in part, and denying in part, Zoom’s motion to dismiss the first amended consolidated class action complaint (ECF Docket Number 168), can be found on the enclosed CD.

2. Notice of Any Scheduled Judicial Hearing (28 U.S.C. § 1715(b)(2))

The preliminary approval motion has been noticed for October 21, 2021, at 1:30 p.m. before the Honorable Lucy H. Koh. The Court has also scheduled a case management conference for November 17, 2021 at 2:00 pm.

3. Proposed Notification to Class Members (28 U.S.C. § 1715(b)(3))

Zoom has agreed to, and plaintiffs’ counsel has sought preliminary approval of, a notice plan that would include (1) individual notice to persons whom Zoom’s records indicate are likely to be Settlement Class members; (2) publication notice including in print media and online/social media; and (3) a settlement website (www.ZoomMeetingsClassAction.com) that will be set up after preliminary approval. The notice plan is described in more detail in the declaration of Cameron R. Azari, Esq., which is available at ECF Docket Number 192. The draft long form notice, summary notice, publication notice, and claim form are annexed as exhibits to the Settlement Agreement, which is available at ECF Docket Number 191-1. A copy of the motion to approve the Settlement Agreement, together with all related materials, including the Settlement Agreement and the Azari declaration, as well as the other declarations in support, are available on the enclosed CD.

August 10, 2021

Page 2

4. Proposed Class Action Settlement Agreement (28 U.S.C. § 1715(b)(4))

The executed Settlement Agreement is available at ECF Docket Number 191-1 and on the enclosed CD.

5. Any Settlement or Other Agreement (28 U.S.C. § 1715(b)(5))

No agreement between Plaintiffs and Zoom or its counsel is in operation, other than what is referenced in the Settlement Agreement.

6. Final Judgment (28 U.S.C. § 1715(b)(6))

There has been no final judgment or notice of dismissal of the Action.

7. Estimate of Class Members in Each State (28 U.S.C. § 1715(b)(7)(B))

The Settlement Agreement defines the Settlement Class as “all Persons in the United States who, between March 30, 2016 and the Settlement Date, registered, used, opened, or downloaded the Zoom Meetings Application (“App”) except for (i) all Persons who have only registered, used, opened, or downloaded the Zoom Meetings App through an Enterprise-Level Account or a Zoom for Government Account, (ii) Zoom and its officers and directors; and (iii) the Judge or Magistrate Judge to whom the action is assigned and any member of those Judges’ staffs or immediate family members.” Settlement Agreement § 1.40.

The Settlement Class includes both users who have signed up for Zoom accounts and those who have used Zoom without signing up, and it includes users who have paid for subscriptions to Zoom and those who have not. It is not feasible for Zoom to provide the names of class members who reside in each State. Indeed, Zoom does not even know the total size of the Settlement Class, but believes that it is in excess of 160 million persons. Zoom does not know the geographic distribution of the Settlement Class, but because its app is widely used in the United States, Zoom assumes that the share of Settlement Class members residing in each state is likely to be roughly proportionate to the population of each state, which estimates are provided in Exhibit A hereto.

8. Judicial Opinions Related to the Settlement (28 U.S.C. § 1715(b)(8))

There are no written judicial opinions relating to the proposed settlement at present.

If you have any questions about this notice, the Action, or the enclosed materials, please feel free to contact the undersigned counsel.

Very Truly Yours,



Benjamin H. Kleine

BHK
Encl.

Exhibit 1

Company	FullName	Address1	Address2	City	State	Zip
US Department of Justice	Merrick B. Garland	950 Pennsylvania Ave NW		Washington	DC	20530
Office of the Attorney General	Treg Taylor	PO Box 110300		Juneau	AK	99811
Office of the Attorney General	Steve Marshall	501 Washington Ave		Montgomery	AL	36130
Office of the Attorney General	Leslie Carol Rutledge	323 Center St	Suite 200	Little Rock	AR	72201
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Office of the Attorney General	Aaron Frey	6 State House Station		Augusta	ME	04333
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Office of the Attorney General	Jason Ravnsborg	1302 E Hwy 14 Ste 1		Pierre	SD	57501
Office of the Attorney General	Herbert H. Slatery III	PO Box 20207		Nashville	TN	37202
Office of the Attorney General	Ken Paxton	300 W 15th St		Austin	TX	78701
Office of the Attorney General	Sean D. Reyes	PO Box 142320		Salt Lake City	UT	84114
Office of the Attorney General	Mark R. Herring	202 North Ninth Street		Richmond	VA	23219
Office of the Attorney General	TJ Donovan	109 State St		Montpelier	VT	05609
Office of the Attorney General	Bob Ferguson	800 Fifth Avenue	Suite 2000	Seattle	WA	98104
Office of the Attorney General	Josh Kaul	PO Box 7857		Madison	WI	53707
Office of the Attorney General	Patrick Morrisey	State Capitol Complex	Bldg 1 Room E 26	Charleston	WV	25305
Office of the Attorney General	Bridget Hill	2320 Capitol Avenue		Cheyenne	WY	82002
Department of Legal Affairs	Fainu'ulei Falefatu Ala'ilima-Utu	Executive Office Building 3rd Floor	PO Box 7	Utulei	AS	96799
Attorney General Office of Guam	Leevin T Camacho	Administration Division	590 S Marine Corps Dr Ste 901	Tamuning	GU	96913
Office of the Attorney General	Edward Manibusan	Administration Bldg	PO Box 10007	Saipan	MP	96950
PR Department of Justice	Domingo Emanuelli Hernández	PO Box 9020192		San Juan	PR	00902
Department of Justice	Denise N. George	34-38 Kronprindsens Gade	GERS Bldg 2nd Fl	St Thomas	VI	00802

Exhibit A

State	Population (7/1/19) ¹	%
Alabama	4,903,185	1.49%
Alaska	731,545	0.22%
Arizona	7,278,717	2.22%
Arkansas	3,017,804	0.92%
California	39,512,223	12.04%
Colorado	5,758,736	1.75%
Connecticut	3,565,287	1.09%
Delaware	973,764	0.30%
District of Columbia	705,749	0.22%
Florida	21,477,737	6.54%
Georgia	10,617,423	3.23%
Hawaii	1,415,872	0.43%
Idaho	1,787,065	0.54%
Illinois	12,671,821	3.86%
Indiana	6,732,219	2.05%
Iowa	3,155,070	0.96%
Kansas	2,913,314	0.89%
Kentucky	4,467,673	1.36%
Louisiana	4,648,794	1.42%
Maine	1,344,212	0.41%
Maryland	6,045,680	1.84%
Massachusetts	6,892,503	2.10%
Michigan	9,986,857	3.04%
Minnesota	5,639,632	1.72%
Mississippi	2,976,149	0.91%
Missouri	6,137,428	1.87%

State	Population (7/1/19)	%
Montana	1,068,778	0.33%
Nebraska	1,934,408	0.59%
Nevada	3,080,156	0.94%
New Hampshire	1,359,711	0.41%
New Jersey	8,882,190	2.71%
New Mexico	2,096,829	0.64%
New York	19,453,561	5.93%
North Carolina	10,488,084	3.20%
North Dakota	762,062	0.23%
Ohio	11,689,100	3.56%
Oklahoma	3,956,971	1.21%
Oregon	4,217,737	1.28%
Pennsylvania	12,801,989	3.90%
Rhode Island	1,059,361	0.32%
South Carolina	5,148,714	1.57%
South Dakota	884,659	0.27%
Tennessee	6,829,174	2.08%
Texas	28,995,881	8.83%
Utah	3,205,958	0.98%
Vermont	623,989	0.19%
Virginia	8,535,519	2.60%
Washington	7,614,893	2.32%
West Virginia	1,792,147	0.55%
Wisconsin	5,822,434	1.77%
Wyoming	578,759	0.18%
Total	328,239,523	100%

¹ Annual Estimates of the Resident Population for the United States, Regions, States, and Puerto Rico: April 1, 2020 to July 1, 2019 (NST-EST2019-01), available at census.gov/data/tables/time-series/demo/popest/2010s-state-total.html

Exhibit 2

[Click here](#) to view this message in a browser window.

COURT APPROVED NOTICE OF CLASS ACTION SETTLEMENT

In re: Zoom Video Communications, Inc. Privacy Litigation

Case No. 5:20-cv-02155-LHK

If you used the Zoom Meetings Application between March 30, 2016, and July 30, 2021, you could be entitled to benefits, including a cash payment, under a class action settlement.

A federal court authorized this Notice. This is not a solicitation from a lawyer.

You must file a Claim Form by March 5, 2022, to receive cash benefits from this Settlement. To file a Claim Form, click [here](#). YOUR CLAIM NUMBER IS: [REDACTED]

What Is This Litigation About? A settlement has been reached with Zoom Video Communications, Inc. ("Zoom") relating to alleged privacy and security issues with the Zoom Meetings Application ("App"). Plaintiffs allege that Zoom: (i) shared certain information with third parties, (ii) should have done more to prevent unwanted meeting disruptions by third parties, (iii) advertised its Zoom Meetings App as being encrypted "end-to-end" when Plaintiffs contend it was not at that time, and (iv) that the alleged conduct violated California state and federal laws. Zoom denies these allegations. The Court has not decided who is right.

Who Is Included in the Proposed Settlement? All Persons in the United States who have registered, used, opened, or downloaded the Zoom Meetings App, *except for* (i) all Persons who have only registered, used, opened, or downloaded the Zoom Meetings App through an Enterprise-Level Account or Zoom for Government Account, (ii) Zoom and its officers and directors; and (iii) the Judge or Magistrate Judge to whom the action is assigned and, any member of those Judges' staffs or immediate family members.

What Relief Does the Settlement Provide? The Settlement provides money to Class Members who submit a Claim Form postmarked or submitted on www.ZoomMeetingsClassAction.com by **March 5, 2022**. Without admitting liability, the Settlement also requires Zoom to make certain changes to its policies and practices that will benefit Class Members. Zoom will establish an \$85 million Settlement Fund. After deducting Court-approved attorneys' fees (up to \$21,250,000) and expenses (up to \$200,000), Service Payments for the Plaintiffs, and the costs of settlement notice and administration from the \$85 million Settlement Fund, the remaining funds will be made available, if the Settlement is approved, to pay Class Members' valid claims. Settlement Class members can submit one of the following types of claims:

- **Paid Subscription Claim:** If you are a Class Member who paid for a Zoom Meetings App subscription, between March 30, 2016 and July 30, 2021, you are eligible to file a claim for \$25 or 15% of the money you paid to Zoom for the core subscription (i.e., not including optional add on features/support that customers may add to their subscriptions) during that time, whichever is greater. For example, if you spent \$75 on a Zoom Meetings App subscription during the relevant time period, 15% of \$75 is \$11.25. Because \$11.25 is less than \$25, your claim will be treated as a claim for \$25.
- **User Claim:** If you are not eligible for a Paid Subscription Claim and you registered, used, opened, or downloaded the Zoom Meeting App between March 30, 2016 and July 30, 2021 and you are not eligible to submit a Paid Subscription Claim, you are eligible to file a claim for \$15.

Please note that these payment amounts may be reduced depending on the number of valid claims. Final payment amounts will be calculated and distributed based on the total number of Class Members who submit valid claims

This is only a notice of what to expect. Nothing will happen unless the Court approves the Settlement.

How Do I Get a Payment? You must submit your claim online at www.ZoomMeetingsClassAction.com or file a paper Claim Form by **March 5, 2022**. Paper Claim Forms are available at the [website](#) or by calling the toll-free number.

Your Other Options: If you do nothing, your rights will be affected, and you won't get a payment. If you file a Claim Form, object to the Settlement or do nothing, you are choosing to stay in the Settlement Class. You will be legally bound by all orders of the Court and you will not be able to start, continue or be part of any other lawsuit against Zoom about the allegations of the case. If you don't want to be legally bound by the Settlement or receive any benefits from it, you must exclude yourself by **March 5, 2022**. If you do not exclude yourself, you may object to the Settlement by **March 5, 2022**.

The Final Approval Hearing: The Court has scheduled a hearing in this case (*In re: Zoom Video Communications, Inc. Privacy Litigation*, Case No. 5:20-cv-02155) for **April 7, 2022, at 1:30 p.m.**, to consider: whether to approve the Settlement and award Service Payments, attorneys' fees, and expenses; as well as consider any objections. You or your attorney may attend and ask to appear at the hearing, but you are not required to do so.

More Information: Complete information about all of your rights and options, as well as a Claim Form, a more detailed Long Form Notice and the Settlement Agreement are available at www.ZoomMeetingsClassAction.com, by emailing Info@ZoomMeetingsClassAction.com, or by calling toll-free 1-800-397-3418.

IMPORTANT NOTE: The dates and deadlines may be changed without further notice to the Settlement Class, so please check the Settlement Website, www.ZoomMeetingsClassAction.com, or the Court's Public Access to Court Electronic Records ("PACER") website at <https://ecf.cand.uscourts.gov> to confirm that the dates have not been changed.

This notice is only a summary. For a more detailed notice or the precise terms and conditions of the Settlement, please see the Long Form Notice or Settlement Agreement available at www.ZoomMeetingsClassAction.com, by contacting class counsel at ClassCounsel@ZoomMeetingsClassAction.com, by accessing the Court docket in this case, for a fee, through the Court's PACER system at <https://ecf.cand.uscourts.gov>, or by visiting the office of the Clerk of the Court for the United States District Court for the Northern District of California, 280 South 1st Street, San Jose, CA 95113, between 9:00 a.m. and 4:00 p.m., Monday through Friday, excluding Court holidays. You may also contact the Settlement Administrator at 1-800-397-3418 or Info@ZoomMeetingsClassAction.com.

PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK'S OFFICE TO INQUIRE ABOUT THIS SETTLEMENT OR THE CLAIM PROCESS.

AF010_v02

Copyright © 2021 Zoom Video Communications
Our address is 10300 SW Allen Blvd, Beaverton, Oregon 97005, United States

If you do not wish to receive future email, [click here](#).
(You can also send your request to **Customer Care** at the street address above.)

Exhibit 3

Zoom Video Communications

Settlement Administrator

P.O. Box 5534

Portland, OR 97228-5534

**COURT APPROVED NOTICE OF
CLASS ACTION SETTLEMENT**

*In re: Zoom Video Communications, Inc.
Privacy Litigation*
Case No. 5:20-cv-02155-LHK

If you used the Zoom Meetings
Application between March 30, 2016 and
July 30, 2021, you could be entitled to
benefits, including a cash payment,
under a class action settlement.

*A federal court authorized this Notice.
This is not a solicitation from a lawyer.*

You must file a Claim Form by
March 5, 2022 to receive cash benefits
from this Settlement. **YOUR CLAIM
NUMBER IS:** [REDACTED]



What is this Litigation About? A settlement has been reached with Zoom Video Communications, Inc. (“Zoom”) relating to alleged privacy and security issues with the Zoom Meetings Application (“App”). Plaintiffs allege that Zoom: (i) shared certain information with third parties, (ii) should have done more to prevent unwanted meeting disruptions by third parties, (iii) advertised its Zoom Meetings App as being encrypted “end-to-end” when Plaintiffs contend it was not at that time, and (iv) that the alleged conduct violated California state and federal laws. Zoom denies these allegations. The Court has not decided who is right.

Who is Included in the Settlement? All Persons in the United States who have registered, used, opened, or downloaded the Zoom Meetings App, other than through an Enterprise-Level Account or Zoom for Government Account, between March 30, 2016 and July 30, 2021. Please see the Long Form Notice for more details, available at www.ZoomMeetingsClassAction.com. According to Zoom’s records, you may be a Settlement Class Member.

What Relief Does the Settlement Provide? An \$85 million Settlement Fund will be set up to pay valid claims after deducting Court-approved attorneys’ fees (up to \$21,250,000) and expenses (up to \$200,000), Plaintiffs’ Service Payments, and notice and administration costs. Zoom is making changes to its policies and practices that will benefit Settlement Class Members. Settlement Class Members can submit one of the following claim types:

- **Paid Subscription Claim:** If you paid for a Zoom Meetings App subscription, between March 30, 2016 and July 30, 2021, you can file a claim for \$25 or 15% of the money you paid to Zoom for the

core subscription, whichever is greater (this does not include optional add on features/support that can be added to subscriptions). For example, if you spent \$75 on a subscription during the relevant time period, 15% of \$75 is \$11.25. Since \$11.25 is less than \$25, your claim will be for \$25.

- **User Claim:** If you are not eligible for a Paid Subscription Claim and you registered, used, opened, or downloaded the Zoom Meetings App between March 30, 2016 and July 30, 2021, you can file a claim for \$15 (you are not eligible to submit a Paid Subscription Claim).

These payment amounts may be reduced depending on the number of valid claims. Nothing will happen unless the Court approves the Settlement.

How Do I Get a Payment? You must submit your claim online at www.ZoomMeetingsClassAction.com or file a paper Claim Form by **March 5, 2022**. Paper Claim Forms are available at the website or by calling the toll-free number.

Are There Other Options? If you do not want to be legally bound by the Settlement, you must exclude yourself by **March 5, 2022**. If you do not exclude yourself, you will release your claims against Zoom about all the allegations in the case. You may object to the Settlement by **March 5, 2022**. The Long Form Notice available on the website explains how to exclude yourself or object. The Court will hold a Final Approval Hearing on April 7, 2022, at 1:30 p.m. to consider: whether to approve the Settlement and award Service Payments, attorneys’ fees, and expenses; and consider any objections. You or your attorney may attend and ask to appear at the hearing, but you are not required to do so.

Exhibit 4

In Re: Zoom Video Communications, Inc.
Privacy Litigation Settlement
c/o Settlement Administrator
P.O. Box 5534
Portland, OR 97228-5534



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LEGAL NOTICE OF CLASS ACTION SETTLEMENT

If you used the Zoom Meetings application between March 30, 2016 and July 30, 2021, a proposed class action settlement may affect your rights.

A federal court authorized this Notice. This is not a solicitation from a lawyer.

This Notice explains important legal rights you may have. Your legal rights are affected whether you act or do not act. Please read this Notice carefully.

- Plaintiffs and Class Representatives (“Plaintiffs”) and Zoom Video Communications, Inc. (“Zoom”) have reached a Settlement in a class action lawsuit (the “Action”) entitled *In re: Zoom Video Communications, Inc. Privacy Litigation*, N.D. Cal. Master Case No. 5:20-cv-02155-LHK (the “Settlement”).
- The lawsuit focuses on alleged privacy and security issues with the Zoom Meetings Application (“App”). The lawsuit alleges that Zoom: (i) shared certain information with third parties, (ii) should have done more to prevent unwanted meeting disruptions by third parties, and (iii) advertised its Zoom Meetings App as being encrypted “end-to-end” when Plaintiffs contend it was not at that time.
- Zoom denies these allegations, denies any liability whatsoever, and believes that no member of the Settlement Class, including the Plaintiffs, has sustained any damages or injuries due to these allegations.
- The Court has not decided who is right or wrong. Instead, both sides have agreed to a Settlement to resolve the dispute without further litigation risk and expense.
- Zoom has agreed to pay \$85 million to settle the Action. As part of the Settlement, Zoom also has agreed to make certain changes to its policies and practices that benefit Settlement Class members, pursuant to Section 3 of the Settlement Agreement available at www.ZoomMeetingsClassAction.com.

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT

SUBMIT A CLAIM FOR A CASH PAYMENT	<p>You must make a claim in order to receive a cash payment. To make a claim, you must submit a Claim Form by the deadline. Claim Forms can be submitted online at www.ZoomMeetingsClassAction.com or by mail.</p> <p>For detailed information about eligibility requirements and how to file a claim, see Sections 5 and 7 below.</p>	<p>Deadline: March 5, 2022</p>
EXCLUDE YOURSELF	<p>You can exclude yourself from the Settlement by informing the Settlement Administrator that you want to “opt out” of the Settlement. If the Settlement is approved, this is the only option that allows you to retain your rights to sue Zoom for the claims that are released by this Settlement (see Section 15 below). If you exclude yourself, however, you will not be eligible to submit a Claim Form or to receive a cash payment.</p> <p>For detailed information about how to exclude yourself, see Section 15 below.</p>	<p>Deadline: March 5, 2022</p>
OBJECT TO THE SETTLEMENT	<p>You may object to the Settlement by writing to the Court and informing it why you don’t think the Settlement should be approved. You can also write to the Court to provide comments or reasons why you support the Settlement.</p> <p>For detailed information about how to object to or comment on the Settlement, see Section 17 below.</p>	<p>Deadline: March 5, 2022</p>
GO TO THE “FINAL APPROVAL” HEARING	<p>The Court will hold a Final Approval Hearing to consider the Settlement, the request by the lawyers who brought the Action (“Class Counsel”) for attorneys’ fees and expenses, and Plaintiffs’ request for Service Payments for bringing the Action.</p> <p>You may, but are not required to, speak at the Final Approval Hearing about any Objection you filed. If you intend to speak at the Final Approval Hearing, you must follow the procedures set forth in Sections 19 and 21 below when you serve your Objection.</p>	<p>Hearing Date: April 7, 2022, at 1:30 p.m.</p> <p><i>*But See Important Note Below.</i></p>
DO NOTHING	<p>If you do nothing, you will not be eligible to receive a cash payment. However, if the Settlement is approved by the Court, you will give up your rights to sue Zoom for claims that are released by this Settlement (see Section 9 below).</p>	<p>No deadline</p>

***IMPORTANT NOTE:** The dates and deadlines may be changed without further notice to the Settlement Class, so please check the Settlement Website, www.ZoomMeetingsClassAction.com, or the Court’s Public Access to Court Electronic Records (PACER) website at <https://ecf.cand.uscourts.gov> to confirm that the dates have not been changed.

These rights and options—and the deadlines to exercise them—are explained in more detail below.

The Court in charge of this Action still has to decide whether to approve the Settlement. Payments will be made if the Court approves the Settlement and after any appeals are resolved. Please be patient.

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

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QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

BACKGROUND INFORMATION

1. Why did I get this Notice?

The Court authorized this Notice because you have a right to know about the proposed Settlement of certain claims against Zoom in this class action lawsuit and about your options before the Court decides whether to approve the Settlement. If the Court approves the Settlement and after any appeals are resolved, the Settlement Administrator will make the payments that the Settlement allows. If the Court approves the Settlement and after any appeals are resolved, you will be bound by the Judgment and terms of the Settlement, unless you timely exclude yourself (“opt out”) from the Settlement.

This Notice explains the Action, the Settlement, and your legal rights and options, and the deadlines for you to exercise your rights. To obtain more information about the Settlement, including information about how you can see a copy of the Settlement Agreement (which defines certain capitalized terms used in this Notice), see Section 22 below.

2. Why is this a class action?

In a class action lawsuit, one or more people or businesses called “Class Representatives” sue on behalf of others who have similar claims. All of the people or businesses who have similar claims are a “class” or “class members,” if the class is certified by the Court. Individual class members do not have to file a lawsuit to participate in the class action settlement or be bound by the judgment in the class action. One court resolves the issues for everyone in the class, except for those who exclude themselves from the class, as explained in Section 15 below.

3. What is this lawsuit about?

This class action is called *In re: Zoom Video Communications, Inc. Privacy Litigation*, Case No. 5:20-cv-02155-LHK and is pending in the United States District Court for the Northern District of California. U.S. District Court Judge Lucy H. Koh is overseeing this class action.

Plaintiffs claim certain theories of alleged wrongful conduct by Zoom: (1) unauthorized sharing of users’ information with third parties through incorporation of software development kits (SDKs) in the Zoom application, (2) unauthorized sharing of users’ information with third parties through the third-party developers’ employment of apps that can be installed and run on the Zoom platform (known as “marketplace apps”), (3) failure to prevent unwanted meeting disruptions by third parties, and (4) misrepresentations that Zoom provided end-to-end encryption at a time when Plaintiffs allege Zoom did not. Plaintiffs claim that such alleged conduct violated California state and federal laws. Zoom denies these allegations and denies any liability whatsoever.

The issuance of this Notice is not an expression of the Court’s opinion on the merit or the lack of merit of any of Plaintiffs’ claims or Zoom’s defenses in the lawsuit. The Court has not decided who is right or wrong. Instead, both sides have agreed to a settlement to avoid the risk and cost of further litigation.

For information about what has happened in the lawsuit to date, and about the additional litigation referenced herein, you can access the Settlement Agreement and other case documents at www.ZoomMeetingsClassAction.com. Please also see Section 22 below for additional information about accessing case documents.

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

In addition, there are two other lawsuits brought against Zoom pending in other courts that involve some of the same allegations as in this Action. These lawsuits are discussed in more detail in Section 12 below. **If you do not exclude yourself from this Settlement, you will be releasing any claims you may have in both those related litigations.**

4. Why is there a settlement?

The Court did not decide in favor of the Plaintiffs or Zoom. Instead, both sides have agreed to the Settlement. Both sides want to avoid the risk and cost of further litigation. Plaintiffs and Class Counsel also believe that the Settlement is in the best interests of the Settlement Class.

5. Am I part of the Settlement Class?

The Court has decided that everyone who fits this description is a Settlement Class member for purposes of the proposed Settlement:

All Persons in the United States who, between March 30, 2016, and July 30, 2021, registered, used, opened, or downloaded the Zoom Meetings Application (“App”), except for (i) all Persons who have only registered, used, opened, or downloaded the Zoom Meetings App through an Enterprise-Level Account or a Zoom for Government Account, (ii) Zoom and its officers and directors; and (iii) the Judge or Magistrate Judge to whom the action is assigned and any member of those Judges’ staffs or immediate family members.

If you have received a Claim Number on a mailed or emailed notice, then you can file a claim using that number by visiting www.ZoomMeetingsClassAction.com.

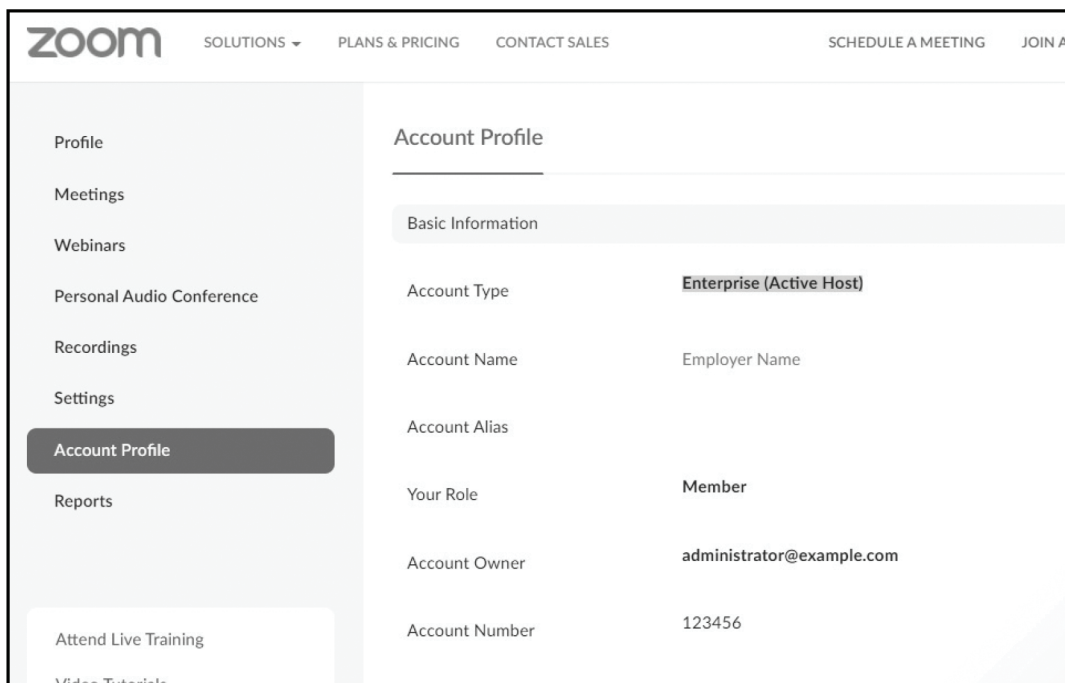
Enterprise and Government Accounts Are Excluded: People who have only used Zoom through an Enterprise-Level Account or Zoom for Government Account are excluded from the proposed Settlement Class.

- An “Enterprise-Level Account” is a registered Zoom Meetings App account that as of July 30, 2021 belonged to, was controlled by, or was provisioned by a Person paying to use (or otherwise licensed by Zoom to use) the Zoom Meetings App at the “Enterprise” level of Zoom’s pricing plans, as opposed to other account types, including “Basic,” “Pro,” or “Business” levels (see <https://zoom.us/pricing>).
- A “Zoom for Government Account” is a Zoom for Government user account (see <https://www.zoomgov.com/>) as of July 30, 2021.
- This means that if the only time you have used the Zoom Meetings App was when using an Enterprise-Level Account or a Zoom for Government Account, you are excluded from the Settlement Class.

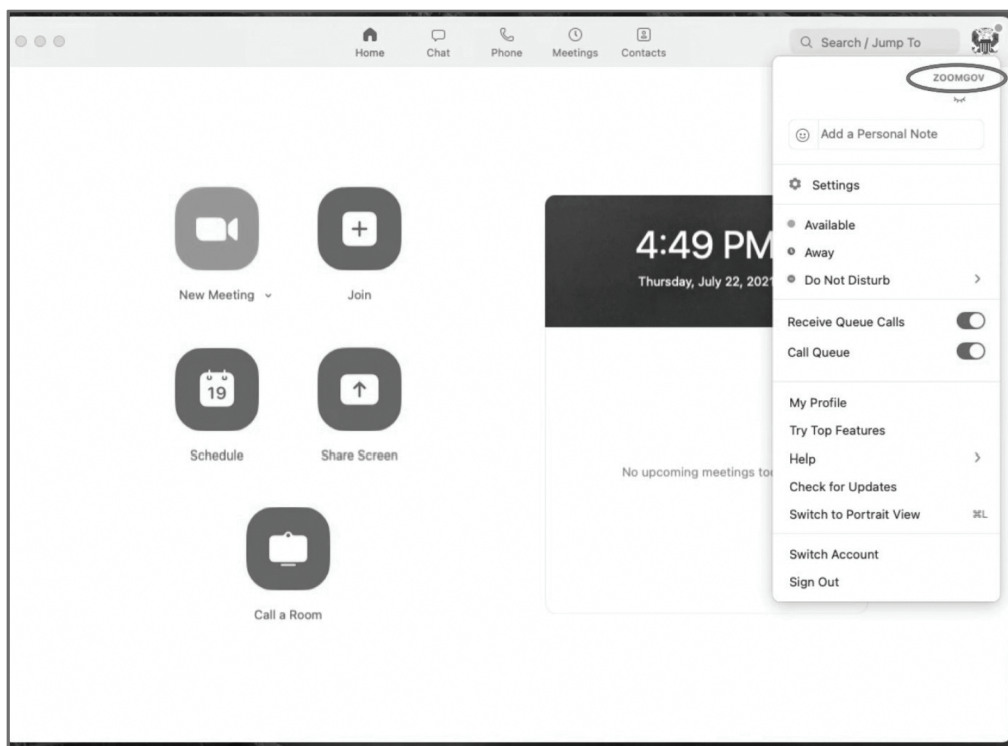
How can I tell if I have an Enterprise-Level Account or a Zoom for Government Account paid for by someone else?

- To determine if you have an Enterprise-Level Account, login to your account at zoom.us, then go to the “My Account” page and click on the “Account Profile” tab on the left. If “Account Type” includes the word “Enterprise,” you have an Enterprise-Level Account:

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

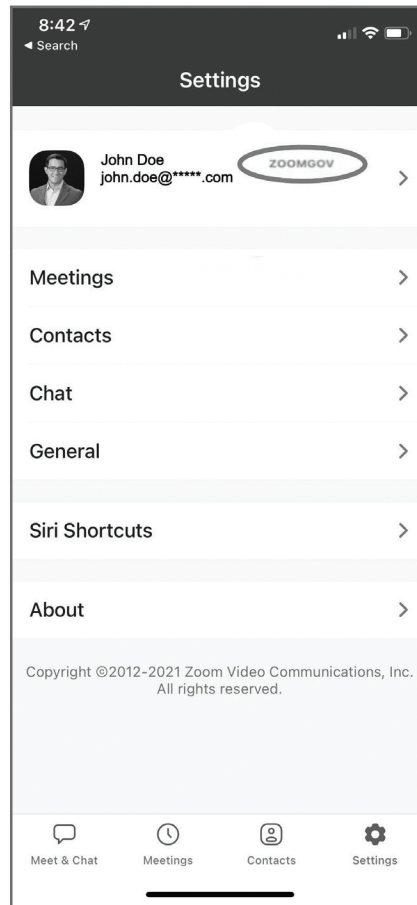


- Regardless of the Account Type stated on your Account Profile, you may also be an excluded Enterprise-Level Account under the Settlement Agreement if the subscription through which you access Zoom has features that are only available at the Enterprise level, such as having 100 or more paid licenses (see <https://zoom.us/pricing>).
- To determine if you have a Zoom for Government Account on a Zoom desktop application, click your profile icon in the upper-right corner. If “ZOOMGOV” is displayed at the top right, then you have a Zoom for Government Account:



QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

- To determine if you have a Zoom for Government Account on a Zoom mobile device application, click on the “Settings” tab. If “ZOOMGOV” is displayed at the top right, then you have a Zoom for Government Account:



If you have not received a Claim Number and are still not sure if you are included in the Settlement Class, further details are provided in the Settlement Agreement, available for download at www.ZoomMeetingsClassAction.com. **You may also contact the Settlement Administrator at Info@ZoomMeetingsClassAction.com or call toll-free at 1-800-397-3418.**

THE PROPOSED SETTLEMENT

6. What relief does the Settlement provide to Settlement Class Members?

The Settlement provides monetary payments to eligible Settlement Class Members who submit a valid Claim Form on or before **March 5, 2022** (see Section 7 below on how to submit a Claim Form). Without admitting liability, Zoom has also agreed to make certain changes to its policies and practices that will benefit the Settlement Class, the details of which you can review in the Settlement Agreement at Section 3, available at www.ZoomMeetingsClassAction.com.

If the Court approves the Settlement, Zoom will pay \$85 million to create a Settlement Fund. The money remaining in the Settlement Fund after paying settlement administration and notice costs, the award of attorneys’ fees and expenses to Class Counsel by the Court (“Fee and Expense Award”), and any Service Payments to Plaintiffs ordered by the Court, is called the “Net

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

Settlement Fund.” The Net Settlement Fund will be distributed to Settlement Class Members who submit a valid Claim Form on or before **March 5, 2022**.

Eligible Settlement Class Members can submit a Claim Form for the following claims:

- **Paid Subscription Claim:** If you are a Class Member who paid for a Zoom Meetings App subscription between March 30, 2016, and July 30, 2021, you are eligible to file a claim for \$25 or 15% of the money you paid to Zoom for the core App subscription (i.e., not including optional add-on features/support that customers may add to their subscriptions) during that time, whichever is greater. For example, if you spent \$75 on a Zoom Meetings App subscription during the relevant time period, 15% of \$75 is \$11.25. Because \$11.25 is less than \$25, your claim will be treated as a claim for \$25.
- **User Claim:** If you registered, used, opened, or downloaded the Zoom Meetings App between March 30, 2016, and July 30, 2021, and you are not eligible to submit a Paid Subscription Claim, you are eligible to file a claim for \$15.

The amount paid to each Class Member who submits a Claim will depend on (i) the number of valid claims submitted, (ii) the total costs of administering the Settlement and providing notice to the Class Members, (iii) the amount of the Fee and Expense Award, and (iv) any Service Payments to Plaintiffs approved by the Court. No one knows in advance how much each valid claim payment will be until the deadline for submitting claims passes and the Court approves the Fee and Expense Award and Service Payments.

Because many people might submit claims, it is possible that you will receive less money than what is described above. Any reduction in how much money you might receive will be governed by the terms and conditions of the Settlement Agreement, which is available at www.ZoomMeetingsClassAction.com.

7. How do I get a Payment?

To make a claim and receive a payment, you must complete and submit a Claim Form online at www.ZoomMeetingsClassAction.com by March 5, 2022, or by mail postmarked by March 5, 2022.

Read the instructions on the Claim Form carefully.

A Claim can be filed quickly and easily at www.ZoomMeetingsClassAction.com, but if you wish to mail in the Claim Form, you may download a copy at www.ZoomMeetingsClassAction.com or call toll-free 1-800-397-3418 and request a Claim Form be sent to you. If you plan to mail in a Claim Form, then please type or legibly print all requested information in blue or black ink. Mail your completed Claim Form, including any supporting documentation, by U.S. Mail to the following address:

In Re: Zoom Video Communications, Inc. Privacy Litigation Settlement
c/o Settlement Administrator
P.O. Box 5534
Portland, OR 97228-5534

If you have any questions regarding the process to submit your Claim Form, you may obtain assistance by calling toll-free 1-800-397-3418, emailing the Settlement Administrator at Info@ZoomMeetingsClassAction.com, or by writing to Settlement Administrator at the above address.

After the Settlement is approved and becomes final, if you have a valid claim (as determined by the Settlement Administrator) you will receive an email at the email address you provided in the Claim

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

Form, prompting you to select how you'd like to be paid. You can receive your payment via a variety of digital options such as digital debit card or PayPal, or you can elect to receive a check.

8. What am I giving up by staying in the Settlement Class?

Unless you exclude yourself, you will remain in the Settlement Class. Remaining in the Settlement Class means that you cannot sue, continue to sue, or be part of any other lawsuit against Zoom—including those in Section 12 below—that makes claims based on the facts and legal theories alleged in this case or any of the business practices Zoom adopts pursuant to the Settlement Agreement. It also means that all of the Court's orders will apply to you and legally bind you. The Released Claims are detailed in the Settlement Agreement available at www.ZoomMeetingsClassAction.com.

9. What happens if I do nothing at all?

If you do nothing, you will remain a member of the Settlement Class and be bound by the Settlement. However, if you were eligible to share in the Net Settlement Fund but do not submit a claim, you will not receive a payment.

10. Will the Plaintiffs receive any compensation for their efforts in bringing this Action?

Plaintiffs will request a Service Payment of up to \$5,000 (each) for their services as Class Representatives and their efforts in bringing the Action. The Court will make the final decision as to the amount to be paid to the Plaintiffs.

11. When will I get a payment if I submit an Approved Claim?

If you submit a Claim Form by **March 5, 2022**, and the Court approves the Settlement and orders payment to Settlement Class Members, you will receive payment about 75 days after the Court grants Final Approval of the Settlement, assuming that no one files an appeal challenging the Settlement.

12. Are there other related litigations against Zoom?

There are two other lawsuits against Zoom that concern some of the same allegations as in this Action.

The lawsuits are pending in the Superior Court of the State of California, County of Santa Clara: *Arriaza v. Zoom Video Communications, Inc.*, Case No. 20CV366439, and *Greenbaum v. Zoom Video Communications, Inc.*, Case No. 20CV366980 (collectively, the "Related Litigations"). Both of those lawsuits are brought as class actions on behalf of California users of the Zoom Meetings App, although the court has not yet decided whether they can proceed as class actions. Plaintiffs in those lawsuits allege liability based on the same theories of liability as alleged in this Action. They bring claims for (1) California common law invasion of privacy and violation of the California Constitution's right to privacy, Art. 1, § 1; (2) negligence; (3) breach of the implied warranty of merchantability; (4) breach of implied contract; (5) unjust enrichment; (6) violation of California's UCL; (7) violation of California's CLRA; and (8) violation of the California Consumer Privacy Act. **If you are a California resident, you will be giving up any rights under those lawsuits if you do not exclude yourself from this Settlement.**

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

As with the claims in this Settlement, Zoom denies any liability whatsoever in the Related Litigations. The issuance of this Notice is not an expression of the Court's opinion on the merit or the lack of merit of any of the claims in the Related Litigations.

THE LAWYERS REPRESENTING YOU

13. Do I have a lawyer in this case?

The Court has appointed (1) Tina Wolfson of Ahdoot & Wolfson, PC and (2) Mark C. Molumphy of Cotchett, Pitre, & McCarthy LLP as Class Counsel. Their contact information is:

Tina Wolfson
Ahdoot & Wolfson, PC
classcounsel@ZoomMeetingsClassAction.com

Mark C. Molumphy
Cotchett, Pitre, & McCarthy LLP
classcounsel@ZoomMeetingsClassAction.com

You do not need to hire a lawyer because Class Counsel is working on your behalf.

If you wish to pursue your own lawsuit separate from this one, or if you exclude yourself from the Settlement, these lawyers will no longer represent you. You will need to hire a lawyer if you wish to pursue your own lawsuit against Zoom.

14. How will the lawyers be paid?

Class Counsel intend to seek up to 25% of the Settlement, or \$21,250,000 as attorneys' fees and up to \$200,000 for reimbursement of expenses. The Court will make the final decision as to the amounts to be paid to the Class Counsel and may award amounts different than the requested amounts. If awarded, these amounts will be deducted from the Settlement Fund before making payments to Class Members. You will not have to pay any fees or expenses.

HOW TO EXCLUDE YOURSELF FROM THE SETTLEMENT

15. How do Class Members exclude themselves from the Settlement?

If you are a member of the Settlement Class, do not want monetary benefits, and do not want to be legally bound by the terms of the Settlement, you must exclude yourself (or opt out) from the Settlement Class. If you wish to participate in or receive benefits under any of the other lawsuits pending against Zoom based on the claims that will be released (see Section 12 above) in this lawsuit if the Court approves the Settlement, or if you wish to pursue your own separate lawsuit against Zoom based on the claims that will be released (see Section 8 above) in this lawsuit, you must exclude yourself from the Settlement Class.

This requires submitting a written request to the Settlement Administrator stating your intent to exclude yourself from the Settlement. Your Request for Exclusion must include the following: (1) your name, address, and email address; (2) **your physical signature**; (3) the name and number of this Action (i.e., *In re: Zoom Video Communications, Inc. Privacy Litigation*, Master Case No. 5:20-cv-02155-LHK); and (4) a statement that you wish to be excluded from the Settlement Class for the purposes of this Settlement. Requests made on behalf of more than one Settlement Class Member are not allowed.

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

You must mail your Request for Exclusion to the following address:

In Re: Zoom Video Communications, Inc. Privacy Litigation
Exclusions
P.O. Box 3998
Portland, OR 97208-3998

You may also email your Request for Exclusion as an attachment to an email to the following address: Info@ZoomMeetingsClassAction.com.

Requests for Exclusion must be postmarked by or emailed by **March 5, 2022**.

If you submit a valid written request to be excluded from the Settlement Class, you will not be a part of the Settlement, you will not be eligible to make a claim for payment (as described in Section 7 above), you will not be bound by the Final Order and Judgment entered in the Action, and you will not be precluded from bringing any other claim against Zoom based on the conduct complained of in the Action. If you submit both a Request for Exclusion and an Objection to the Settlement (as described in Section 17 below), your Objection will not be considered, and you will be deemed to have requested exclusion from the Settlement.

16. If I do not exclude myself, can I still sue Zoom for the same thing later?

No. Unless you exclude yourself, you give up the right to sue Zoom for any claims that are released (see Section 15 above) by the Settlement Agreement. If you have a current lawsuit against Zoom, speak to your lawyer in that lawsuit immediately to determine whether you must exclude yourself from the Settlement Class to continue your own lawsuit against Zoom.

HOW TO OBJECT TO THE SETTLEMENT

17. How do I tell the Court that I do not like the Settlement?

If you are a Settlement Class Member and have not excluded yourself from the Settlement, you can ask the Court to deny approval by filing an objection. You can't ask the Court to order a different settlement; the Court can only approve or reject the Settlement. If the Court denies approval, no settlement payments will be sent out and the lawsuit will continue. If that is what you want to happen, you must object.

Any objection to the proposed Settlement must be in writing. If you file a timely written objection, you may, but are not required to, appear at the Final Approval Hearing, either in person or through your own attorney. If you appear through your own attorney, you are responsible for hiring and paying that attorney. All written objections and supporting papers must (a) clearly identify the case name and number (*In Re: Zoom Video Communications, Inc. Privacy Litigation*, Case No. 5:20-cv-02155-LHK); (b) be submitted to the Court either by mailing them to the Class Action Clerk, United States District Court for the Northern District of California, 280 South 1st Street, Room 2112, San Jose, CA 95113, or by filing them in person at any location of the United States District Court for the Northern District of California; and (c) be filed or postmarked on or before **March 5, 2022**.

Your Objection should include (1) your name, address, and email address; (2) an explanation of the basis upon which you claim to be a Settlement Class Member; (3) whether the objection applies only to you, a subset of the Settlement Class, or the entire Settlement Class; (4) all grounds for the objection, including all citations of legal authority and evidence supporting the objection; (5) the name and contact information of any and all attorneys representing, advising, or in any way

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

assisting you in connection with the preparation or submission of the objection or who may profit from the pursuit of the objection, who must enter an appearance with the Court in accordance with the Local Rules; and (6) a statement indicating whether you intend to appear at the Final Approval Hearing (either personally or through attorney).

If you do not timely make your objection, you will be deemed to have waived all objections and will not be entitled to speak at the Final Approval Hearing.

18. What is the difference between excluding myself and objecting to the Settlement?

Objecting is telling the Court that you do not like something about the Settlement while remaining in the Settlement Class and being subject to the Settlement. You can object only if you do not exclude yourself from the Settlement Class. Excluding yourself is telling the Court that you do not want to be part of the Settlement Class or the lawsuit as outlined in Section 15. If you exclude yourself, you are no longer a member of the Settlement Class and you do not have a right to share in the Settlement's proceeds or to object because the Settlement no longer affects you.

FINAL APPROVAL HEARING

19. When and where will the Court decide whether to approve the Settlement?

The Court has preliminarily approved the Settlement and will hold a hearing to decide whether to give final approval to the Settlement on **April 7, 2022**, at **1:30 p.m.**, at the United States District Court for the Northern District of California, San Jose Division, Robert F. Peckham Federal Building & United States Courthouse, Courtroom 8, 4th Floor, 280 South 1st Street, San Jose, CA 95113. At the Final Approval Hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate to Settlement Class Members. The Court will also consider whether to approve the requested Fee and Expense Award for Class Counsel and Service Payments for Plaintiffs. If there are objections, the Court will consider them. The Court will listen to people who have asked to speak at the Final Approval Hearing. The Court will then issue decisions on these issues; we do not know how long those decisions will take.

Please note that the Final Approval Hearing may take place by video conference only. If this is the case, instructions on how to join the video conference for the Final Approval Hearing will be posted at www.ZoomMeetingsClassAction.com prior to the hearing.

Also please note that the date of the Final Approval Hearing may change without further notice to the Class. You should check the Settlement Website (www.ZoomMeetingsClassAction.com) or the Court's PACER site at <https://ecf.cand.uscourts.gov> to confirm that the date has not been changed.

20. Do I have to come to the Final Approval Hearing?

No. Class Counsel will attend the Final Approval Hearing and answer any questions the Court may have. However, you are welcome to participate at your own expense. If you send an Objection, you do not have to come to the Final Approval Hearing to talk about it. As long as you submitted your written Objection by **March 5, 2022**, in accordance with the instruction in this Notice (see Section 17 above) the Court will consider it. You may also pay your lawyer to attend, but it is not necessary.

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

21. May I speak at the hearing?

You may ask to speak at the Final Approval Hearing. If you wish to attend and speak at the Final Approval Hearing you are free to do so, whether or not you file an Objection, or whether you wish to comment or speak in support of the Settlement.

In order to speak at the hearing, you may request to do so at the Final Approval Hearing, or by filing a “Notice of Intention to Appear” with the Court prior to the Final Approval Hearing. Such requests must (a) clearly identify the case name and number (*In Re: Zoom Video Communications, Inc. Privacy Litigation*, Case No. 5:20-cv-02155-LHK), (b) be submitted to the Court either by mailing them to the Class Action Clerk, United States District Court for the Northern District of California, 280 South 1st Street, Room 2112, San Jose, CA 95113, or by filing them in person at any location of the United States District Court for the Northern District of California with the Court. You can also indicate that you wish to speak at the Final Hearing in your written objection (see Section 17 above). If you plan to have your attorney speak for you at the hearing, your objection should also include your attorney’s name, address, and phone number.

If you have submitted a Request for Exclusion from the Settlement, however, you may not speak at the Final Approval Hearing because the Settlement no longer affects you.

GETTING MORE INFORMATION & UPDATING INFORMATION**22. How do I get more information?**

This Notice summarizes the proposed Settlement and does not cover all of the issues and proceedings that have occurred. For the precise terms and conditions of the Settlement, please see the Settlement Agreement, which can be found, along with other important documents and information about the current status of the case, by visiting www.ZoomMeetingsClassAction.com. You may also contact the Settlement Administrator at Info@ZoomMeetingsClassAction.com or toll-free at 1-800-397-3418, or Class Counsel at the email addresses provided in Section 13 above.

To see the complete file for the Action, you may access the Court docket in this case, for a fee, through the Court’s PACER system at <https://ecf.cand.uscourts.gov>, or by visiting the office of the Clerk of the Court for the United States District Court for the Northern District of California, 280 South 1st Street, Room 2112, San Jose, CA 95113, between 9:00 a.m. and 1:00 p.m., Monday through Friday, excluding Court holidays.

**PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK’S OFFICE
TO INQUIRE ABOUT THIS SETTLEMENT OR THE CLAIM PROCESS.**

23. What if my address or other information changes after I submit a Claim Form?

If, after you submit a Claim Form, you change your postal or email address, it is your responsibility to inform the Settlement Administrator of your updated information. You may do so either by mail or email at the addresses below:

In Re: Zoom Video Communications, Inc. Privacy Litigation
c/o Settlement Administrator
P.O. Box 5534
Portland, OR 97228-5534
Info@ZoomMeetingsClassAction.com

PLEASE DO NOT CONTACT THE COURT REGARDING THIS NOTICE.

QUESTIONS? Visit www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

CLAIM FORM FOR ZOOM PRIVACY LITIGATION SETTLEMENT

In re: Zoom Video Communications, Inc. Privacy Litigation, Case No. 5:20-cv-02155

USE THIS FORM TO MAKE A CLAIM FOR A CASH PAYMENT

The DEADLINE to submit this Claim Form is: March 5, 2022

I. GENERAL INSTRUCTIONS

If you are in the United States and you registered, used, opened, or downloaded the Zoom Meetings Application—including through a mobile app, desktop program, or web portal—(referred in this document as “**Zoom Meetings**”), at any time between March 30, 2016, and July 30, 2021, and it was not through an Enterprise-Level account or Zoom for Government account, then you are a “Class Member” and entitled to make a Claim. As a Settlement Class Member:

1. If you are or were a paid subscriber to Zoom Meetings between March 30, 2016, and July 30, 2021, you are entitled to receive either 15% of the total you paid to Zoom between March 30, 2016, and July 30, 2021, or \$25, whichever is greater.
2. If you were not a paid subscriber between March 30, 2016 and July 30, 2021, you are entitled to receive \$15.

Please note that such cash payment amounts may be increased or reduced depending on how many people submit such claims. Complete information about the Settlement and its benefits, including changes to Zoom’s business practices, is available at www.ZoomMeetingsClassAction.com.

Unregistered Class Members: Please note that if you downloaded, opened, or used Zoom Meetings but never registered for an account with Zoom, you must submit reasonable documentation demonstrating your use of Zoom Meetings, such as a copy of an invitation to join a Zoom meeting that shows the date and Meeting ID number of the meeting.

In order for your claim to be considered, you must timely complete and submit this Claim Form. The Claim Form may be completed online at www.ZoomMeetingsClassAction.com or by mailing a completed Claim Form to the address below, received or postmarked before **March 5, 2022**. To ensure the accuracy and completeness of your claim, online claim submission is strongly encouraged. If you plan to mail in a Claim Form, please type or legibly print all requested information below, in blue or black ink. Mail your completed Claim Form, including any supporting documentation, by U.S. Mail to: P.O. Box 5534, Portland, OR 97228-5534.

Questions? Go to www.ZoomMeetingsClassAction.com or call 1-800-397-3418.

V. IF YOU HAD A REGISTERED ZOOM ACCOUNT BUT NO LONGER HAD ONE AS OF JULY 30, 2021

- ☐ CHECK HERE if you had a registered Zoom Meetings account (i.e., a Zoom login and password) between March 30, 2016, and July 30, 2021 that was not for an Enterprise-Level or Zoom for Government account.

If you checked the box in this Section, you will need to include with this claim form a document (such as an email) that shows you had a registered Zoom Meetings account between March 30, 2016, and July 30, 2021.

You can submit a claim under this Section even if your Zoom Meetings account was licensed under a subscription paid for by someone else, as long as it was not an Enterprise-Level or Zoom for Government account. Only one claim can be filed per email address.

If you completed this Section, please skip to Section VII below.

VI. IF YOU ARE AN UNREGISTERED ZOOM USER

- ☐ CHECK HERE if you downloaded, opened, or used the Zoom Meetings application between March 30, 2016, and July 30, 2021, and did not have a registered user account.

If you checked the box in this Section, you will need to complete one of the following:

1. If you joined a meeting using Zoom Meetings:
 - a. Please provide at least one date that you used Zoom:

-

-

-

MM
DD
YYYY
 - b. Please provide at least one Meeting ID for the Zoom meeting you attended:
 - c. You will need to provide reasonable documentation showing the date and Meeting ID of the Zoom meeting you joined.
2. If you did not join a meeting using Zoom Meetings, but you did download or open the Zoom Meetings application:
 - a. Please provide the date you downloaded or opened Zoom Meetings:

-

-

MM
DD
YYYY
 - b. You will need to provide reasonable documentation showing that you downloaded or opened Zoom Meetings between March 30, 2016, and July 30, 2021.

* * *

In addition, you must (i) sign the attestation in Section VIII of this Claim Form, and (ii) submit reasonable documentation (with this Claim Form) demonstrating your use of the Zoom Meetings, such as a copy of an invitation to join a Zoom meeting that shows the date and Meeting ID number of the meeting. If you do not submit such documentation or fail to sign the attestation, your claim will be denied.

VII. PAYMENT

You will receive an email at the email address provided in Section II above after Final Approval prompting you to select how you'd like to be paid. You can receive your payment via a variety of digital options such as digital debit card or PayPal, or you can elect to receive a check.

Questions? Go to www.ZoomMeetingsClassAction.com or call 1-800-397-3418.



First Name:

MI:

Last Name:MMDDYYYY

City: _____

State:

04-CA40051747
AE8584 v.04

Exhibit 5

In re: Zoom Video Communications, Inc. Privacy Litigation
Case No. 5:20-cv-02155-LHK

If you used the Zoom Meetings Application between March 30, 2016 and July 30, 2021, you could be entitled to benefits, including a cash payment, under a class action settlement.

A federal court authorized this Notice.

You must file a Claim Form by March 5, 2022 to receive cash benefits from this Settlement.

What is this Litigation About? A settlement has been reached with Zoom Video Communications, Inc. (“Zoom”) relating to alleged privacy and security issues with the Zoom Meetings Application (“App”). Plaintiffs allege that Zoom: (i) shared certain information with third parties, (ii) should have done more to prevent unwanted meeting disruptions by third parties, (iii) advertised its Zoom Meetings App as being encrypted “end-to-end” when Plaintiffs contend it was not at that time, and (iv) that the alleged conduct violated California state and federal laws. Zoom denies these allegations. The Court has not decided who is right.

Who is Included in the Proposed Settlement? All Persons in the United States who have registered, used, opened, or downloaded the Zoom Meetings App *except* for (i) all Persons who have only registered, used, opened, or downloaded the Zoom Meetings App through an Enterprise-Level Account or Zoom for Government Account, (ii) Zoom and its officers and directors; and (iii) the Judge or Magistrate Judge to whom the action is assigned and, any member of those Judges’ staffs or immediate family members. Please see the Long Form Notice for more details, available at www.ZoomMeetingsClassAction.com.

What Relief Does the Settlement Provide? The Settlement provides money to Class Members who submit a Claim Form postmarked or submitted on www.ZoomMeetingsClassAction.com by **March 5, 2022**. Without admitting liability, the Settlement also requires Zoom to make certain changes to its policies and practices that will benefit Class Members. Zoom will establish an \$85 million Settlement Fund. After deducting Court-approved attorneys’ fees (up to \$21,250,000) and expenses (up to \$200,000), Service Payments for the Plaintiffs, and the costs of settlement notice and administration from the \$85 million Settlement Fund, the remaining funds will be made available, if the Settlement is approved, to pay Class Members’ valid claims. Settlement Class Members can submit one of the following types of claims:

- **Paid Subscription Claim:** If you are a Class Member who paid for a Zoom Meetings App subscription, between March 30, 2016 and July 30, 2021, you are eligible to file a claim for \$25 or 15% of the money you paid to Zoom for the core subscription (i.e., not including optional add on features/support that customers may add to their subscriptions) during that time, whichever is greater. For example, if you spent \$75 on a Zoom Meetings App subscription during the relevant time period, 15% of \$75 is \$11.25. Because \$11.25 is less than \$25, your claim will be treated as a claim for \$25.
- **User Claim:** If you are not eligible for a Paid Subscription Claim and you registered, used, opened, or downloaded the Zoom Meeting App between March 30, 2016 and July 30, 2021 and you are not eligible to submit a Paid Subscription Claim, you are eligible to file a claim for \$15.

Please note that these payment amounts may be reduced depending on the number of valid claims. Final payment amounts will be calculated and distributed based on the total number of Class Members who submit valid claims.

This is only a notice of what to expect. Nothing will happen unless the Court approves the Settlement.

How Do I Get a Payment? You must submit your claim online at www.ZoomMeetingsClassAction.com or file a paper Claim Form by **March 5, 2022**. Paper Claim Forms are available at the website or by calling the toll-free number.

Your Other Options: If you are a Settlement Class Member and you do nothing, your rights will be affected, and you won’t get a payment. If you file a Claim Form, object to the Settlement or do nothing, you are choosing to stay in the Settlement Class. You will be legally bound by all orders of the Court and you will not be able to start, continue or be part of any other lawsuit against Zoom about the allegations of the case. If you don’t want to be legally bound by the Settlement or receive any benefits from it, you must exclude yourself by **March 5, 2022**. If you do not exclude yourself, you may object to the Settlement by **March 5, 2022**.

The Final Approval Hearing: The Court has scheduled a hearing in this case (*In re: Zoom Video Communications, Inc. Privacy Litigation*, Case No. 5:20-cv-02155) for **April 7, 2022, at 1:30 p.m.**, to consider: whether to approve the Settlement and award Service Payments, attorneys’ fees, and expenses; as well as consider any objections. You or your attorney may attend and ask to appear at the hearing, but you are not required to do so.

More Information: Complete information about all of your rights and options, as well as a Claim Form, a more detailed Long Form Notice and the Settlement Agreement are available at www.ZoomMeetingsClassAction.com, by emailing Info@ZoomMeetingsClassAction.com, or by calling toll-free 1-800-397-3418.

IMPORTANT NOTE: The dates and deadlines may be changed without further notice to the Settlement Class, so please check the Settlement Website, www.ZoomMeetingsClassAction.com, or the Court’s Public Access to Court Electronic Records (“PACER”) website at <https://ecf.cand.uscourts.gov> to confirm that the dates have not been changed.

This notice is only a summary. For a more detailed notice and/or the precise terms and conditions of the Settlement, please see the Long Form Notice and/or Settlement Agreement available at www.ZoomMeetingsClassAction.com, by contacting class counsel at ClassCounsel@ZoomMeetingsClassAction.com, by accessing the Court docket in this case, for a fee, through the Court’s PACER system at <https://ecf.cand.uscourts.gov>, or by visiting the office of the Clerk of the Court for the United States District Court for the Northern District of California, 280 South 1st Street, San Jose, CA 95113, between 9:00 a.m. and 1:00 p.m., Monday through Friday, excluding Court holidays. You may contact the Settlement Administrator at 1-800-397-3418 or Info@ZoomMeetingsClassAction.com.

**PLEASE DO NOT TELEPHONE THE COURT
OR THE COURT CLERK’S OFFICE TO
INQUIRE ABOUT THIS SETTLEMENT
OR THE CLAIM PROCESS.**

Exhibit 6

How to pick the right travel jacket



On Travel
Christopher Elliott
Special to USA TODAY

When you think of the perfect travel jacket, a vest with lots of pockets probably comes to mind.

It does for Jeffrey Hayzlett. His current favorite is the new RFID Travel Vest from SCOTTeVEST, which comes with an eye-popping 26 pockets that fit everything from car keys to a tablet. That’s right, the vest is all pockets, and you can pack even a 12.9-inch iPad Pro into it. There’s even a pocket you can put your wallet or phone in to protect from hackers.

“I use the vest when traveling, and I put all my electronic gear in it that I have to take out for the TSA,” says Hayzlett, a TV producer based in New York. “I have assigned pockets for my cell phone, charging cables, ear pods – everything.”

With the weather turning colder in most parts of North America, travelers are searching for the right jacket to take on their next journey. No one knows the exact size of the travel apparel market, but from all outward appearances, it seems to be growing.

“Travel jackets are cool,” says Kunal Sawhney, CEO of Kalkine Group, an Australian equities research firm with a specialty in lifestyle brands. “But mainstream adoption remains elusive.”

He says travelers during the pandemic generally like the idea behind travel jackets. Cutting back on carry-on luggage and avoiding fees has a timeless appeal. But during the pandemic, the thought of minimizing contact with the airport, plane and other passengers has become particularly attractive.

But how do you do that? There are lots of ways and no one-size-fits-all solution. The coats are ranging from specialized garments created for travelers to multipurpose jackets that don’t necessarily advertise that you’re a traveler. (Note: Because I’m a guy, I evaluated the

men’s jackets where possible. But women’s versions are available for many of the products mentioned.)

New travel jackets have more than pockets

Johannes Larsson is a fan of the Patagonia Men’s Nano Puff Travel Jacket. It doesn’t have all the pockets of the Bau-bax or SCOTTeVEST, but it fits into a small space. Larsson, a business consultant who lives in Cyprus and travels frequently, says the Puff is perfect for everyday use, climbing, hiking, or running. “The best part is it can double as a pillow because of the softness of its synthetic down feathers that feel incredibly comfortable,” he says.

Walter Sky’s WS-J02 is another travel jacket that embraces a less-is-more philosophy. Like the nano, it’s a mid-layer jacket that’s ideal for in-between weather. It’s made of breathable, stretchable polyester. Other than a few thoughtful inside pockets, the WS-J02 doesn’t aim for the jet set. Instead, it makes itself a viable option for anyone who wants to store a few extra items – and look sharp.

Light travel jackets embrace function and form

Some of the most popular new jackets balance function and form. For example, the new Ibex Shak Lite, made from merino ponte knit, emphasizes its temperature regulating and antimicrobial properties. As with other merino wool jackets, it stays odor-free so that you can wear it for your entire trip without washing, which allows you to pack less. The Shak has two zippered hand pockets and two interior drop pockets, but it isn’t trying to be wearable luggage.

Unbound’s compact travel hoodie is also worth considering. It’s wrinkle-resistant, compact, and takes a nice picture. The merino wool is also soft, light and flexible. Unbound founder Dan Demsky told me he skipped the frivolous pockets when he created the hoo-



Walter Sky’s signature jacket, the WS-J02, is a mid-layer coat that’s ideal for cool weather. PROVIDED BY WALTER SKY



The Bluffworks Travel Blazer is virtually indistinguishable from a regular blazer. PROVIDED BY BLUFFWORKS

die, instead opting for a “sleek, timeless, and minimalist design.” So even though you can’t cram all of your electronics into it, it might be the ideal companion if you’re headed for in-between weather on your next trip.

These mid-layer travel jackets are cool

If you get cold on a plane or are flying somewhere with a cooler climate, you have choices. One of the newest mid-layer jackets is the Hilgard Quilted Down Jacket from Linksoul. It’s by far the lightest and most versatile of the puffer jackets. With four internal pockets, it almost crosses the line into the wearable luggage category. Also, you can fold the jacket into its own interior pocket for easy carrying.

For a more severe winter, there’s Royal Robbins Switchform Jacket. It’s so comfortable that you can sleep in it, but it’s also made from recycled polyester and has a PFC-free waterproof finish, so it also has a conscience. My favorite feature is that it converts into a small carry-on bag.

I’m partial to the layer method. I use the Kühl Interceptr FZ fleece jacket, which has two pockets for electronics, but is also comfortable and keeps me warm even on flights when they turn the

How to choose the right travel jacket

What do you need it to do? For some, the indispensable travel jacket is a sports coat. The newest innovations on that front are the wrinkle-proof blazers such as the xSuit 2.1. They’re as comfortable as pajamas, and they always look terrific. For others, wearable luggage that makes you look like you’re on a fishing expedition is the way to go.

How do you need it to look? How do you want to look in your travel jacket? Some of the most utilitarian travel jackets look like travel jackets (I’m lookin’ at you, Baubax). Others are so understated that you wouldn’t know they’re made for travelers. For example, the Bluffworks Travel Blazer I’ve worn for years is virtually indistinguishable from a regular blazer. But it’s a travel jacket.

How does it make you feel? Do you want something that never smells bad and don’t mind a little scratchiness? Then go for the merino. If you want to feel like you’re wearing a cloud but are OK with the animal welfare questions that goose down raises, go for the puffy.

LEGAL NOTICE

COURT APPROVED NOTICE OF CLASS ACTION SETTLEMENT

In re: Zoom Video Communications, Inc. Privacy Litigation
Case No. 5:20-cv-02155-LHK

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A federal court authorized this Notice.

You must file a Claim Form by March 5, 2022 to receive cash benefits from this Settlement.

What is this Litigation About? A settlement has been reached with Zoom Video Communications, Inc. (“Zoom”) relating to alleged privacy and security issues with the Zoom Meetings Application (“App”). Plaintiffs allege that Zoom: (i) shared certain information with third parties, (ii) should have done more to prevent unwanted meeting disruptions by third parties, (iii) advertised its Zoom Meetings App as being encrypted “end-to-end” when Plaintiffs contend it was not at that time, and (iv) that the alleged conduct violated California state and federal laws. Zoom denies these allegations. The Court has not decided who is right.

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- **User Claim:** If you are not eligible for a Paid Subscription Claim and you registered, used, opened, or downloaded the Zoom Meeting App between March 30, 2016 and July 30, 2021 and you are not eligible to submit a Paid Subscription Claim, you are eligible to file a claim for \$15.

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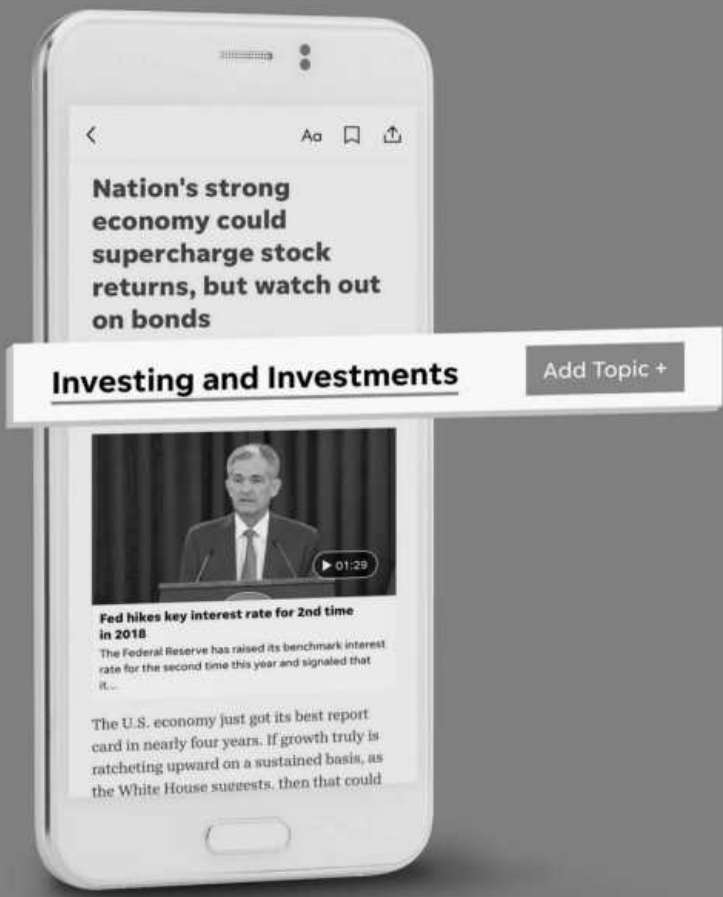
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Big banks phase out use of overdraft fees, a longtime cash cow

Public pressure causes them to reconsider usage

ASSOCIATED PRESS

NEW YORK – The banking industry appears to have overdone it on overdraft fees.

After decades of raking in billions of dollars from mostly poor Americans short of cash in their accounts, the biggest banks – under pressure from lawmakers and regulators – are slowly decreasing their reliance on the widely unpopular practice.

Large banks have taken steps this year that would reduce the amount they take in from overdraft fees, which they charge when customers make payments or withdrawals in excess of their account balance. Capital One, the nation's sixth-largest bank, announced this month that it would end all overdraft fees next year. Other banks have made it harder for customers to trigger an overdraft fee.

Still, it's unlikely the financial services industry will entirely wean itself off such a cash cow anytime soon.

“For many big banks, overdraft fees are still the steady, reliable, predictable, easy revenue that shareholders love,” Rohit Chopra, director of the Consumer Financial Protection Bureau, said last week, directing the bureau to more closely examine bank overdraft practices.

Overdraft has its origins in banks providing a service – for a fee – to customers who may have not balanced their checkbook correctly and wanted a bank to honor a purchase. The widespread use of debit cards changed this courtesy into a routine source of revenue. Some banks took advantage by re-ordering customers' transactions, deducting big transactions first, so smaller payments would trigger multiple overdraft fees. If a customer lacked funds in an account, a \$5 purchase at a cafe

could end up costing \$35, because of overdraft fees.

Overdraft fees, which started in the 1990s, became lucrative for the industry but made the banks a target for consumer advocates and their allies in Congress. After the financial crisis, Democrats put the CFPB and other regulators in charge of reining in overdraft fee revenue.

Frequent overdrafters, according to the CFPB, tend to skew toward those living paycheck to paycheck and are disproportionately Black and Latino. One of the top reasons given by Black and Latino Americans for choosing not to have a bank account, or being “unbanked,” is that they are trying to avoid bank fees.

Industry revenue from overdraft fees held fairly steady until last year when banks waived fees across the board in the first months of the pandemic, when millions of Americans lost their jobs and businesses were shuttered. Revenue from overdraft fees fell to \$8.82 billion last year from \$11.68 billion in 2019, according to data collected by S&P Global Market Intelligence.

Through the first nine months of this year, overdraft revenue totaled \$6.13 billion, S&P Global's data show.

Despite an outcry from some Democrats, regulators in Washington aren't necessarily looking to do away with overdraft fees. In a speech last week, Michael Hsu, acting head of the Office of the Comptroller of the Currency, said “low- to no-cost overdrafts” would allow those living paycheck to paycheck “to pay their bills on time, avoid high-cost alternatives and improve their credit profile.”

Hsu said changes to overdraft policies by some banks could serve as a model for the industry.

Regional banking giant PNC launched account features such as low-balance alerts and a grace period that will help consumers avoid overdraft fees. PNC plans to limit overdrafts to



The widespread use of debit cards changed overdraft fees into a routine source of revenue. GETTY IMAGES

“For many big banks, overdraft fees are still the steady, reliable, predictable, easy revenue that shareholders love.”

Rohit Chopra
Director of the Consumer Financial Protection Bureau

one per day.

Pennsylvania-based PNC told investors to expect its overdraft fee revenue to be down \$125 million to \$150 million annually as the bank rolls out the “Low Cash Mode” product. PNC earned nearly \$273 million in overdraft fee revenue last year, according to S&P Global.

This year, JPMorgan Chase, the nation's largest bank by assets, waived overdraft fees for customers whose accounts were overdrawn by \$50 or less at the end of the business day. Last week, the bank said it will give customers 24 hours to bring their accounts back to \$50 or less overdrawn to avoid a fee.

From 2015 through 2020, JPMorgan annually led the industry in overdraft fees collected. Through the first nine

months of 2021, Wells Fargo took in the highest amount of overdraft fees, slightly more than \$1 billion, according to S&P Global.

In June, Ally Financial, the 18th-largest bank by assets, said it would get rid of overdraft fees across all of its products. Ally cited racial inequity in overdrafts as a reason to stop charging the fees. “It was the right thing to do,” said Diane Morais, president of consumer and commercial banking products at Ally Bank.

Ally earned relatively little from overdraft fees. The bank told investors that getting rid of overdraft fees would have no material impact on its profits.

“This is likely a revenue line item that deteriorates over the long term, and banks will need to find other areas of fee revenue to offset this downward trend,” said Kyle Sanders, an analyst at Edward Jones who covers Wells Fargo, PNC and several other large retail banks.

One way that banks could make up a drop in overdraft fee income would be a return to monthly account fees, which would be an industry shift after decades of advertising “free checking” to their customers. Wells Fargo and Bank of America charge \$5 a month to use accounts that do not allow customers to overdraft.

LEGAL NOTICE

COURT APPROVED NOTICE OF CLASS ACTION SETTLEMENT

In re: Zoom Video Communications, Inc. Privacy Litigation
Case No. 5:20-cv-02155-LHK

If you used the Zoom Meetings Application between March 30, 2016 and July 30, 2021, you could be entitled to benefits, including a cash payment, under a class action settlement.

A federal court authorized this Notice.

You must file a Claim Form by March 5, 2022 to receive cash benefits from this Settlement.

What is this Litigation About? A settlement has been reached with Zoom Video Communications, Inc. (“Zoom”) relating to alleged privacy and security issues with the Zoom Meetings Application (“App”). Plaintiffs allege that Zoom: (i) shared certain information with third parties, (ii) should have done more to prevent unwanted meeting disruptions by third parties, (iii) advertised its Zoom Meetings App as being encrypted “end-to-end” when Plaintiffs contend it was not at that time, and (iv) that the alleged conduct violated California state and federal laws. Zoom denies these allegations. The Court has not decided who is right.

Who is Included in the Proposed Settlement? All Persons in the United States who have registered, used, opened, or downloaded the Zoom Meetings App *except for* (i) all Persons who have only registered, used, opened, or downloaded the Zoom Meetings App through an Enterprise-Level Account or Zoom for Government Account, (ii) Zoom and its officers and directors; and (iii) the Judge or Magistrate Judge to whom the action is assigned and, any member of those Judges’ staffs or immediate family members. Please see the Long Form Notice for more details, available at www.ZoomMeetingsClassAction.com.

What Relief Does the Settlement Provide? The Settlement provides money to Class Members who submit a Claim Form postmarked or submitted on www.ZoomMeetingsClassAction.com by **March 5, 2022**. Without admitting liability, the Settlement also requires Zoom to make certain changes to its policies and practices that will benefit Class Members. Zoom will establish an \$85 million Settlement Fund. After deducting Court-approved attorneys’ fees (up to \$21,250,000) and expenses (up to \$200,000), Service Payments for the Plaintiffs, and the costs of settlement notice and administration from the \$85 million Settlement Fund, the remaining funds will be made available, if the Settlement is approved, to pay Class Members’ valid claims. Settlement Class Members can submit one of the following types of claims:

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- **User Claim:** If you are not eligible for a Paid Subscription Claim and you registered, used, opened, or downloaded the Zoom Meeting App between March 30, 2016 and July 30, 2021 and you are not eligible to submit a Paid Subscription Claim, you are eligible to file a claim for \$15.

Please note that these payment amounts may be reduced depending on the number of valid claims. Final payment amounts will be calculated and distributed based on the total number of Class Members who submit valid claims.

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Your Other Options: If you are a Settlement Class Member and you do nothing, your rights will be affected, and you won’t get a payment. If you file a Claim Form, object to the Settlement or do nothing, you are choosing to stay in the Settlement Class. You will be legally bound by all orders of the Court and you will not be able to start, continue or be part of any other lawsuit against Zoom about the allegations of the case. If you don’t want to be legally bound by the Settlement or receive any benefits from it, you must exclude yourself by **March 5, 2022**. If you do not exclude yourself, you may object to the Settlement by **March 5, 2022**.

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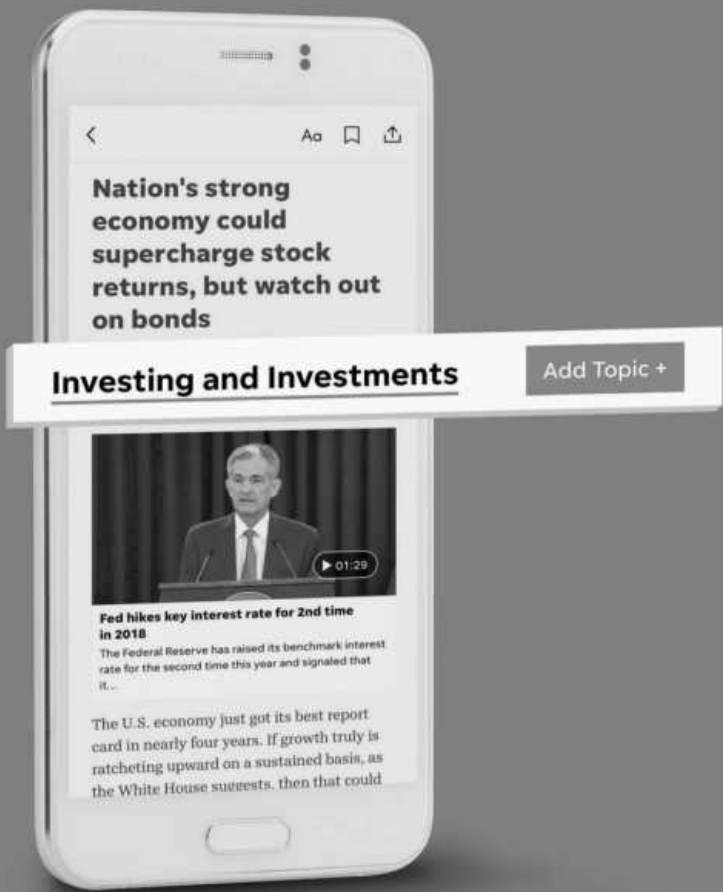
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NFL WEEK 16

49ERS (8-6) AT TITANS (9-5)
TV: 8:20 p.m. ET Thursday, NFL Network
Tipico Sportsbook line: 49ers by 3½
49ers’ keys: They really just need to focus on not allowing Tennessee’s struggling passing attack to get off the ground. San Francisco also has to capitalize on turnovers, which seem to be inevitable recently for the Titans.
Titans’ keys: The hope is WR A.J. Brown will return off injured reserve. On defense, Tennessee has to limit TE George Kittle and WR Deebo Samuel, both capable of wrecking an opponent.

BROWNS (7-7) AT PACKERS (11-3)
TV: 4:30 ET Saturday, Fox/NFL Network
Tipico Sportsbook line: Packers by 7½
Browns’ keys: Control the ball, create explosive plays and pressure the quarterback. They have the offensive line and running back talent to dominate possession and keep the Green Bay offense on the sideline.
Packers’ keys: Stay hot in the passing game, create a turnover and play better on special teams. QB Aaron Rodgers has thrown 13 TD passes and zero interceptions over the last four games.

COLTS (8-6) AT CARDINALS (10-4)
TV: 8:15 ET Saturday, NFL Network
Tipico Sportsbook line: Cardinals by 1½
Colts’ keys: Indianapolis needs to take its biggest strength – running the ball with RB Jonathan Taylor, the league rushing leader with 1,518 yards and 17 TDs – and use it to exploit the Cardinals’ most notable weakness.
Cardinals’ keys: They need early points and early stops or takeaways to get a lead. It is what they did to neutralize the stout rushing attacks of the Titans and Browns in road wins. They are only 3-3 at home this season.

GIANTS (4-10) AT EAGLES (7-7)
TV: 1 ET Sunday, Fox
Tipico Sportsbook line: Eagles by 9½
Giants’ keys: They’ll need to get RB Saquon Barkley involved as a rusher and integral cog in their passing game. On defense, attempt to pressure Eagles QB Jalen Hurts with a four man front while relying on a spy and two safeties over the top to prevent the big play.
Eagles’ keys: A renewed focus on the power running game. With Miles Sanders and Jordan Howard available, the Eagles should run to set up the pass.

BILLS (8-6) AT PATRIOTS (9-5)
TV: 1 ET Sunday, CBS
Tipico Sportsbook line: Patriots by 2½
Bills’ keys: They may want to try doing what they’ve struggled to do: run the ball. Buffalo shouldn’t lessen the load on QB Josh Allen, but running backs like Devin Singletary could surprise.
Patriots’ keys: Buffalo’s secondary is one of the NFL’s best, so the Patriots’ biggest hopes may result upon RB Rhamondre Stevenson and, if he’s healthy, RB Damien Harris. New England has to figure out what to do with Allen, who can get forced into mistakes.

RAMS (10-4) AT VIKINGS (7-7)
TV: 1 ET Sunday, Fox
Tipico Sportsbook line: Rams by 3½
Rams’ keys: The high-octane passing attack needs to do what it does best: Find WR Cooper Kupp. He needs to find the weak man in the slot and take advantage of an inconsistent defense.
Vikings’ keys: QB Kirk Cousins needs to roll out and find his favorite targets, such as WRs Justin Jefferson and Adam Thielen, to ease the pressure on the interior offensive line by Rams DT Aaron Donald.

BUCCANEERS (10-4) AT PANTHERS (5-9)
TV: 1 ET Sunday, Fox
Tipico Sportsbook line: Bucs by 10½
Buccaneers’ keys: They should allow their running backs to pound away at what’s been a tested Carolina run defense, one that’s allowed 548 rushing yards over their four-game skid.
Panthers’ keys: Carolina, which mustered 124 passing yards in the Week 15 loss to the Bills, has to get something going downfield to keep up with Tampa Bay’s weapons. You won’t beat QB Tom Brady with too many empty drives.

JAGUARS (2-12) AT JETS (3-11)
TV: 1 ET Sunday, CBS
Tipico Sportsbook line: Jets by 2½
Jaguars’ keys: James Robinson is one of the NFL’s best rushers. Look for him to go off against the Jets, who have given up an NFL-high 26 rushing TDs.
Jets’ keys: If offensive coordinator Mike LaFleur can orchestrate long drives, they can wear down Jacksonville and escape with a win, even if the scoring is minimal. They can lean on short and intermediate passes and their backfield to keep the ball away from the Jaguars.

BOWL PREVIEWS

Frisco Football Classic

Miami (6-6) vs. North Texas (6-6)
TV: 3:30 p.m. ET Thursday, ESPN
Why North Texas will win: Run, run, and run some more. The Mean Green have always been known for having a fun, dangerous offense, but this year it’s been more about cranking out the big runs with DeAndre Torrey and a slew of freshman in a rotation.
Why Miami University will win: The RedHawks’ defensive front should win its share of battles. The North Texas offensive front has been great, but the Miami sack machine led the Mid-American Conference in plays in the backfield.
Union Home Mortgage Gasparilla Bowl
Florida (6-6) vs. UCF (8-4)
TV: 7 p.m. ET Thursday, ESPN
Why UCF will win: The Knights clamped down hard over the entire second half of the season with an improved passing game and a defense that allowed 17 points or fewer in five of the last six games. Penalties are a major problem for the Gators; UCF is decent at limiting the flags.
Why Florida will win: The Gators shouldn’t have any problems keeping everything in front of their defense; UCF’s running game is inconsistent and there’s not enough happening down the field with the passing attack. On the other side, pound, pound, pound. UF’s O-line should be able to take over.

EasyPost Hawaii Bowl

Hawaii (6-7) vs. Memphis (6-6)
TV: 8 p.m. ET Friday, ESPN
Why Memphis will win: The Tigers are going to wing it all around the yard. Memphis might have been inconsistent overall, and there isn’t too much of a running game for the Rainbow Warriors to worry about, but QB Seth Henigan and the passing attack should go off on one of the worst pass defenses.
Why Hawaii will win: Don’t discount how feisty this team is. Hawaii went through a whole lot of adversity – from stadium issues, to injuries, to the travel – and managed to get to six wins.
TaxAct Camellia Bowl
Ball State (6-6) vs. Georgia State (7-5)
TV: 2:30 p.m. ET Saturday, ESPN
Why Ball State will win: Cranking up the ground game hasn’t meant a sure-thing win for the Cardinals, but they are 3-1 – with a close loss to Mid-American Conference champ Northern Illinois – when rumbling for 200 yards or more, and it’s got the line to blast away.
Why Georgia State will win: Balance. The Panthers are great at running the ball – they’re eighth in the nation averaging 225 yards per game – and Ball State’s defense isn’t a rock against the run. QB Darren Grainger can throw just enough to get by, too. He doesn’t throw interceptions and should be able to do enough against a mediocre secondary to keep things moving.
– Pete Fiutak, College Football News

quarterback Levi Williams dedicated the game in Boise, Idaho, to his grandmother. The way he danced past Kent State defenders for 200 yards rushing and four TDs in the Cowboys’ 52-38 win, it was a fitting tribute. Especially since she taught him how to dance. “When she was living in a nursing home that’s how we spent time together,” Williams said of his grandmother, who lived with his family while he was growing up. “She was slow, so we did some slower dances, and the box step was probably my favorite.” Wyoming finished 7-6 and Kent State 7-7.
– The Associated Press

PREVIEWS PROVIDED BY USA TODAY SPORTS NFL TEAM WIRE SITES

LIONS (2-11-1) AT FALCONS (6-8)
TV: 1 ET Sunday, Fox
Tipico Sportsbook line: Falcons by 5½
Lions’ keys: Wear down Atlanta with the ground game and keep Falcons QB Matt Ryan on the sideline. Detroit must bring the heat defensively and stay aggressive on third down to control the ball.
Falcons’ keys: They need to play smart. Stopping the run and forcing turnovers is the formula for success against Detroit. Atlanta needs to score early to keep pressure on the Lions’ offense.

CHARGERS (8-6) AT TEXANS (3-11)
TV: 1 ET Sunday, CBS
Tipico Sportsbook line: Chargers by 8½
Chargers’ keys: QB Justin Herbert should come out slinging and get Keenan Allen involved. RB Austin Ekeler, if he clears protocols, could be a factor in the second half as they protect a lead.
Texans’ keys: Running the ball has been problematic, but RBs Rex Burkhead and David Johnson must find ways to get positive yards. The Texans must encourage QB Davis Mills to drive the ball downfield, not just underneath routes.

RAVENS (8-6) AT BENGALS (8-6)
TV: 1 ET Sunday, CBS
Tipico Sportsbook line: Bengals by 2½
Ravens’ keys: Limit splash plays; when these teams met in Week 7, Baltimore let up TDs of 55, 32, 21, 46 and 82 yards. Pressure creators like DE Calais Campbell need to hit home. If QB Lamar Jackson (ankle) returns, he’ll need help from the run game. Baltimore needs to feed RB Devonta Freeman.
Bengals’ keys: Establish the run with RB Joe Mixon despite the passing display in the last matchup, meaning fewer risks for QB Joe Burrow. Defensively, three-safety looks helped the Bengals record five sacks last time.

BEARS (4-10) AT SEAHAWKS (5-9)
TV: 4:05 ET Sunday, Fox
Tipico Sportsbook line: Seahawks by 6½
Bears’ keys: Build the offensive game plan around the strengths of rookie QB Justin Fields by putting him on the move more often while embracing his run-pass option skills.
Seahawks’ keys: Sustain drives and maintain possession. A rushing attack led by Rashaad Penny should help. He has as much to prove as any other player as his rookie contract winds down.

BRONCOS (7-7) AT RAIDERS (7-7)
TV: 4:25 ET Sunday, CBS
Tipico Sportsbook line: Raiders by ½
Broncos’ keys: Run the ball and limit mistakes. The less the quarterback has to do, the better. Denver should try to run the ball 30 or more times and use play-action down the field.
Raiders’ keys: The defense has really struggled over the last two months, but the pass rush duo of DEs Maxx Crosby and Yannick Ngakoue can be extremely disruptive. On offense, look for the Raiders to try to establish the run.

STEELERS (7-6-1) AT CHIEFS (10-4)
TV: 4:25 ET Sunday, CBS
Tipico Sportsbook line: Chiefs by 8½
Steelers’ keys: First of all, score touchdowns on offense. QB Ben Roethlisberger and the Steelers settled for five field goal attempts (four successful) against the Titans in Week 15. The Chiefs’ offense is too dangerous for the Steelers to settle for field goals.
Chiefs’ keys: Limit interceptions and fumbles. The Chiefs have been their own worst enemy, with Patrick Mahomes and company committing costly turnovers this season.

WASHINGTON (6-8) AT COWBOYS (10-4)
TV: 8:20 ET Sunday, NBC
Tipico Sportsbook line: Cowboys by 10½
Washington’s keys: Getting the majority of its roster back after two weeks of COVID-19 malaise will be a big help, but even with that Washington has a mountain to climb to create offense.
Cowboys’ keys: If they can create pressure with their front four, CB Trevon Diggs, Anthony Brown and Jourdan Lewis could jump routes and add to the team’s 23 interceptions. QB Dak Prescott must eliminate dangerous plays.

DOLPHINS (7-7) AT SAINTS (7-7)
TV: 8:15 ET Monday, ESPN
Tipico Sportsbook line: Saints by 3½
Dolphins’ keys: They match up well with New Orleans’ defense, with QB Tua Tagovailoa executing the run-pass option plays the Saints have struggled to defend at a high level.
Saints’ keys: QB Taysom Hill finding receiving options beyond RB Alvin Kamara. WR TreQuan Smith has been consistent but has a tough matchup against a good secondary. New Orleans needs to scheme him open.

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PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK’S OFFICE TO INQUIRE ABOUT THIS SETTLEMENT OR THE CLAIM PROCESS.

'22 headlines you'll have read here first

Predictions for TBI2, Serena, MLB lockout

Scooby Axson
USA TODAY

This year saw an attempt to get back to normalcy in sports as fans returned to arenas after seeing the coronavirus pandemic shutter sports altogether.

COVID-19 also made teams and leagues think differently about the way they operated.

As the calendar turns to 2022, it figures to be an embarrassment of riches for the sports world (COVID-19, notwithstanding).

Chances are that none of the predictions you will read below will be right, but it's always fun to speculate, because let's face it, sports these days are one big blob of entertainment, followed by hot takes and people trying to prove their intelligence.

With that said, enjoy the comedy show known as the look ahead to the sports world in 2022.

Locked out and tuned out

This is probably the easiest call for a prediction. Major League Baseball and its players once again can't seem to agree on anything, and the lockout of the players that started Dec. 1 will carry on well into the spring. A 100-game season seems like a good starting point should the lockout linger, and if a full 162-game campaign gets played, the league and the players union deserve praise. But once players start missing paychecks, there is a freeze on free agent signings and owners aren't collecting revenue from gate receipts and other sources, minds will wonder what the fuss was about in the first place. More of a regional pastime than a national one, look for more dwindling eyeballs in stadiums and on televisions.

College Football Playoff outsider repeat

Cincinnati was the first school outside of the mighty Power Five conferences to make the playoff, and while that made every other school that struggles to generate revenue happy, it did so at the peril of anyone outside the Southern United States caring about watching on New Year's Eve. Of course, for this prediction to come to fruition, that out-



Will Tom Brady, now 44, call an audible on how long he plans to play in the NFL? NATHAN RAY SEEBECK/USA TODAY SPORTS

sider needs to be ranked in the top 10 in the preseason, go undefeated and then have chaos ensue, just like this year. With the continuing absurdity of the transfer portal, non-Power Five schools can load their rosters with disgruntled players and others trying to extend their collegiate careers and actually challenge the blue bloods to remain competitive. Cincinnati won't remain an outsider for long as the Bearcats hopped on the bandwagon of greener pastures known as the Big 12 Conference.

Curtain call on Tom Brady

Sure, he said that he would like to play until he is eligible for his AARP card. But does he actually believe that and does anyone want to see that? Conventional wisdom says this topic only concerns people who are related to Brady or make a livelihood in part because of what he does on the field. Sometimes, enough is enough. Complaining to the refs anytime a defender breathes on him and temper tantrums aside, Brady is the winningest signal-caller the sport has ever seen and the need to prove something year after year at this point, no matter how manufactured the motivation is, makes no sense. Of course, many prognosticators have long since predicted Brady's eventual skills diminishing and have looked mighty stupid. Maybe the fountain of youth is avocado ice cream, because Brady, at age 44, is leading the league in passing yards and touchdowns. Go figure.

Nassib remains powerful groundbreaker in NFL



Mike Freeman
Columnist
USA TODAY

It was June when Raiders defensive lineman Carl Nassib became the first active player to come out as gay. Since then, all these months later, three vital things have happened:

First, Nassib has changed lives for the better. He donated \$100,000 to The Trevor Project, a nonprofit that supports LGBTQ+ people by providing crisis intervention, suicide prevention services and resources for mental health issues. Nassib brought awareness to an organization that might not have received as much attention without Nassib's social media post. It was an impactful move that likely saved someone's life.

The NFL matched Nassib's donation and the project says in the days following Nassib's announcement traffic to its website spiked 350%.

"The Trevor Project really has had a big presence in our community for a long time," Ryan O'Callaghan, who played in the NFL from 2006 to 2011 with Kansas City and New England, told NFL.com. "They're serving a critical need. You can look up the statistics for depression and suicidal thoughts and actually committing suicide within the LGBTQ community, and it's way too high, especially compared to the average American. The Trevor Project has been there for a lot of people. Even back when I was closeted, I remember calling their hotline once."

Second, Nassib has, unquestionably, made it easier for the next closeted NFL player, or players in other sports, to come out. He's followed a path put forward by pioneers like Michael Sam and put down his own trailblazing markers.

Third, and this is perhaps the most important, following his announce-

ment, Nassib has played football. And played football, and played football, and played some more.

There have been no protests. No locker room eruptions that we know of. In fact, by every measure, the Raiders have been greatly accepting.

There's been, mostly, silence. In this case, silence is a good thing. It's a remarkable thing. It's one of the greatest indicators of progress in the NFL.

As we digest what has, mostly, been a horrific year of tragedy and loss, Nassib's story is one of the most important, because he has normalized being gay in the NFL, something that just a short time ago would have been a ridiculous thought.

When Jackie Robinson broke the color barrier in baseball, it was obviously a significant and historic achievement. Decades later, seeing players of color across the sport, doing what they loved, with little controversy, is Robinson's real legacy. The players' Blackness is still a source of pride for them (there's no such thing as a colorblind society) but it isn't the prominent factor. They are baseball players first.

The same goes for Nassib. Being gay likely isn't the only thing that defines him. Being a football player in part does. Being a human being likely does the most. Nassib is obviously proud of being gay but the fact it's barely mentioned now is a feat in itself.

This is Nassib's greatest gift to football, sports and the country. All these months after he came out the progress has been significant because the silence has been uproarious.

"Someone like Carl coming out normalizes being gay for a lot of youth," O'Callaghan said. "It gives a lot of kids someone they can point to and say, 'Hey, he's gay, too. I bet you wouldn't make fun of him.' It does go a long way."

It will keep going a long way. The impact will last decades. Thankfully.

We are the champions

Scooby Axson's predictions for teams that will take home the hardware in '22:
NFL: Green Bay Packers
NBA: Golden State Warriors
MLB: New York Yankees
NHL: Colorado Avalanche
College football: Georgia
College men's basketball: Gonzaga
College women's basketball: South Carolina
WNBA: Las Vegas Aces
World Cup: France

Beards not weird

The New York Yankees have won the most championships in baseball history (none since 2009), so in that regard, they guess it entitles them to think they would know what professionalism looks like. Every workplace has rules and has the right to enforce said rules, even if they make no logical sense. How else could you explain why the Yankees don't allow their players to wear facial hair? Even the military has changed its standards on appearance, finally realizing the way someone looks has nothing to do with their ability to perform a job. The Yankees policy has been in place since 1973, which includes players being prohibited from having "long sideburns and "mutton chops." All it would take is one of their high-priced stars to come to spring training looking like ZZ Top to push back on this insane rule. You think management is going to make Aaron Judge or Giancarlo Stanton sit out regular-season games because of what they have on their face? Won't be surprised one bit if the Yankees finally realize it's the 21st century and send the baby-face look away for good.

Lions, please exit stage left

Speaking of stupid traditions, the Detroit Lions have been a fixture by playing on Thanksgiving since 1932 with the Dallas Cowboys joining the plum viewing spot three decades later. These days, Dallas has a built-in excuse for why people want to sit in front of the television and stuff their faces while watching them. They are allegedly

"America's Team" and have at least won a championship in the last generation or two; plus you can guarantee about 30 million people will watch them on Thanksgiving. This year, nearly 39 million watched the Cowboys wet the bed against the Las Vegas Raiders. The Lions, well, nobody is exactly sure why they deserve any national television spotlight no matter the holiday. The NFL controls what teams play where and when, so this shouldn't be any different. Once the league corrects this atrocity in 2022 and removes the Lions, who have lost five straight and have a 37-43-2 record on Thanksgiving, from the day's schedule, it would upset ... no one.

Serena gets her 24th

The greatest female tennis player the sport has ever seen hasn't won a Grand Slam tournament title since her triumph at the 2017 Australian Open while she was pregnant. She has come close to tying Margaret Court for the most Grand Slam championships at 24, finishing second in Grand Slam events four other times. But there are factors working against Williams. She is 40 years old (would be the oldest Grand Slam winner ever) and she has three major tournaments to accomplish this in since she won't play in the 2022 Australian Open. The GOAT finally catches Court, cementing her unmatched iconic status.

Monkey see, monkey do

Because no one seems to have a shred of originally these days, look for sports networks to begin copying what made people watch and discuss on social media. At least one network will attempt to duplicate what ESPN pulled off with the ManningCast. Don't worry, whoever is crazy enough to try it will fail miserably because people have neither the tolerance nor attention span to spend three hours listening to someone who isn't interesting enough to take them away from a regular broadcast. To offer new and fresh programming is a hard sell, especially because of the many options, but television executives have deep pockets and brains, so hopefully they use them to the viewer's advantage.

LEGAL NOTICE

COURT APPROVED NOTICE OF CLASS ACTION SETTLEMENT

In re: Zoom Video Communications, Inc. Privacy Litigation

Case No. 5:20-cv-02155-LHK

If you used the Zoom Meetings Application between March 30, 2016 and July 30, 2021, you could be entitled to benefits, including a cash payment, under a class action settlement.

A federal court authorized this Notice.

You must file a Claim Form by March 5, 2022 to receive cash benefits from this Settlement.

What is this Litigation About? A settlement has been reached with Zoom Video Communications, Inc. ("Zoom") relating to alleged privacy and security issues with the Zoom Meetings Application ("App"). Plaintiffs allege that Zoom: (i) shared certain information with third parties, (ii) should have done more to prevent unwanted meeting disruptions by third parties, (iii) advertised its Zoom Meetings App as being encrypted "end-to-end" when Plaintiffs contend it was not at that time, and (iv) that the alleged conduct violated California state and federal laws. Zoom denies these allegations. The Court has not decided who is right.

Who is Included in the Proposed Settlement? All Persons in the United States who have registered, used, opened, or downloaded the Zoom Meetings App *except for* (i) all Persons who have only registered, used, opened, or downloaded the Zoom Meetings App through an Enterprise-Level Account or Zoom for Government Account, (ii) Zoom and its officers and directors; and (iii) the Judge or Magistrate Judge to whom the action is assigned and, any member of those Judges' staffs or immediate family members. Please see the Long Form Notice for more details, available at www.ZoomMeetingsClassAction.com.

What Relief Does the Settlement Provide? The Settlement provides money to Class Members who submit a Claim Form postmarked or submitted on www.ZoomMeetingsClassAction.com by **March 5, 2022**. Without admitting liability, the Settlement also requires Zoom to make certain changes to its policies and practices that will benefit Class Members. Zoom will establish an \$85 million Settlement Fund. After deducting Court-approved attorneys' fees (up to \$21,250,000) and expenses (up to \$200,000), Service Payments for the Plaintiffs, and the costs of settlement notice and administration from the \$85 million Settlement Fund, the remaining funds will be made available, if the Settlement is approved, to pay Class Members' valid claims. Settlement Class Members can submit one of the following types of claims:

- Paid Subscription Claim:** If you are a Class Member who paid for a Zoom Meetings App subscription, between March 30, 2016 and July 30, 2021, you are eligible to file a claim for \$25 or 15% of the money you paid to Zoom for the core subscription (i.e., not including optional add on features/support that customers may add to their subscriptions) during that time, whichever is greater. For example, if you spent \$75 on a Zoom Meetings App subscription during the relevant time period, 15% of \$75 is \$11.25. Because \$11.25 is less than \$25, your claim will be treated as a claim for \$25.
- User Claim:** If you are not eligible for a Paid Subscription Claim and you registered, used, opened, or downloaded the Zoom Meeting App between March 30, 2016 and July 30, 2021 and you are not eligible to submit a Paid Subscription Claim, you are eligible to file a claim for \$15.

Please note that these payment amounts may be reduced depending on the number of valid claims. Final payment amounts will be calculated and distributed based on the total number of Class Members who submit valid claims.

This is only a notice of what to expect. Nothing will happen unless the Court approves the Settlement.

How Do I Get a Payment? You must submit your claim online at www.ZoomMeetingsClassAction.com or file a paper Claim Form by **March 5, 2022**. Paper Claim Forms are available at the website or by calling the toll-free number.

Your Other Options: If you are a Settlement Class Member and you do nothing, your rights will be affected, and you won't get a payment. If you file a Claim Form, object to the Settlement or do nothing, you are choosing to stay in the Settlement Class. You will be legally bound by all orders of the Court and you will not be able to start, continue or be part of any other lawsuit against Zoom about the allegations of the case. If you don't want to be legally bound by the Settlement or receive any benefits from it, you must exclude yourself by **March 5, 2022**. If you do not exclude yourself, you may object to the Settlement by **March 5, 2022**.

The Final Approval Hearing: The Court has scheduled a hearing in this case (*In re: Zoom Video Communications, Inc. Privacy Litigation*, Case No. 5:20-cv-02155) for **April 7, 2022, at 1:30 p.m.**, to consider: whether to approve the Settlement and award Service Payments, attorneys' fees, and expenses; as well as consider any objections. You or your attorney may attend and ask to appear at the hearing, but you are not required to do so.

More Information: Complete information about all of your rights and options, as well as a Claim Form, a more detailed Long Form Notice and the Settlement Agreement are available at www.ZoomMeetingsClassAction.com, by emailing Info@ZoomMeetingsClassAction.com, or by calling toll-free 1-800-397-3418.

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Exhibit 7

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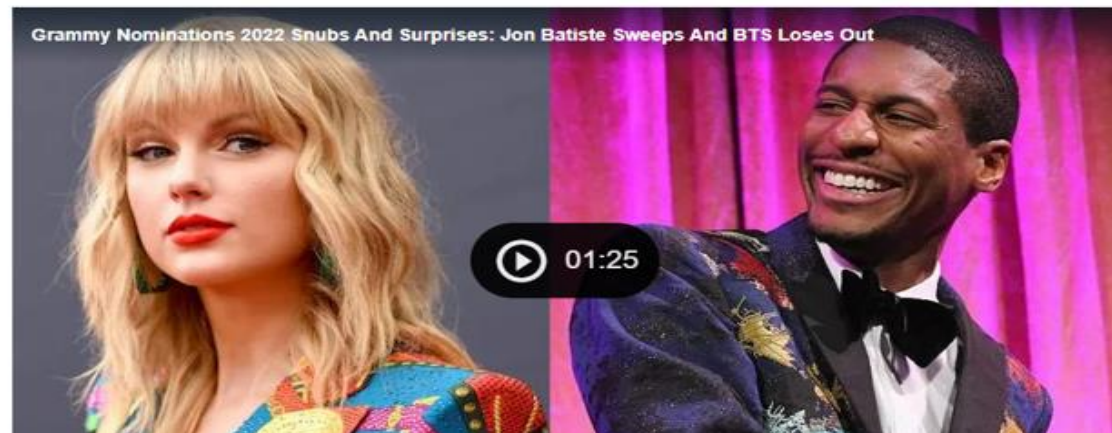
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You Can Now Get \$25 From Zoom Following a Class Action Settlement

Zoom users are now eligible to apply for a compensation of \$25 or \$15 depending on whether they were paid subscribers or not.

By [Lorenzo Franceschi-Bicchieri](#)

November 29, 2021, 1:48pm [Share](#) [Tweet](#) [Snap](#)






IMAGE: KENA BETANCUR/GETTY IMAGES

As part of [a class action lawsuit](#) for alleged privacy and security issues, people who used Zoom between 2016 and 2021 can now file a claim to receive \$25 or \$15 as




you could be entitled to benefits from a class action settlement.

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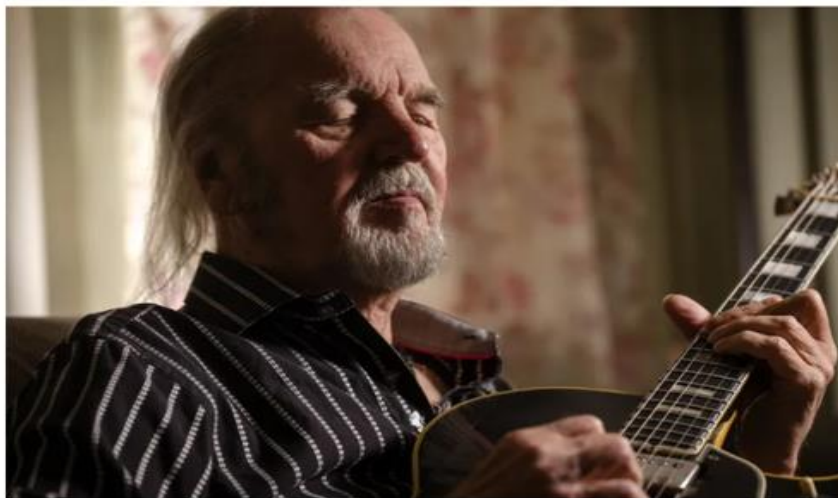
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LORENZO FRANCESCHI-BICCHIERAI

Fate stomped all over Moby Grape, but Tacoma guitar god Jerry Miller is still rocking and rolling with the punches



Tacoma musician Jerry Miller was a guitarist, songwriter and singer in the influential but ill-fated Bay Area rock group Moby Grape. Miller, who played the Monterey Pop Festival with the band in 1967, returned to his hometown in the 1990s. Miller is playing a customized Gibson guitar he has owned for 60 years and named Beulah. (Bettina Hansen / The Seattle Times)

Jerry Miller has done it all without the least trace of bitterness or self-pity. You could say he's the embodiment of the true spirit of the 1960s, when our best artists gave us plenty of ideas to think about, but didn't tell us what to think.

Through all of Moby Grape's bad breaks, Jerry Miller never soured on the music

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By Jonathan Stempel

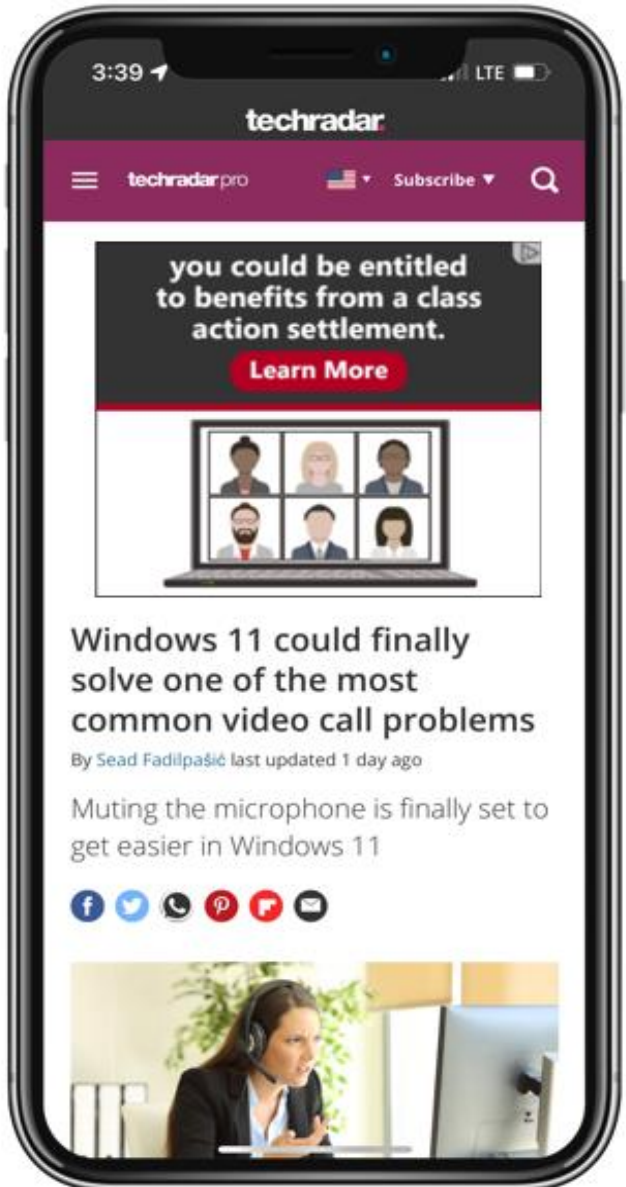




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Apple has a new work-from-home policy, but it's still not what employees want

Employees will have to work from the office most days by spring.

SAMUEL AXON - 11/19/2021, 5:37 PM



Enlarge / Apple CEO Tim Cook.

245

Few large companies have had a more contentious internal argument over remote work amid the pandemic than Apple, but it is moving ahead with bringing many employees back into physical offices starting in February.



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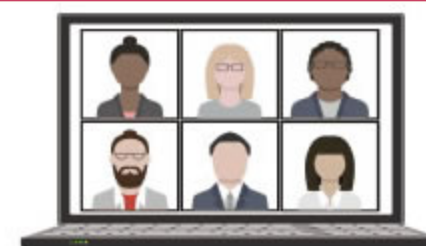
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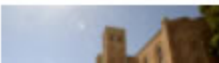
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Scarlett Johansson Is Making Another Marvel Movie, But It's Not Related To Black Widow

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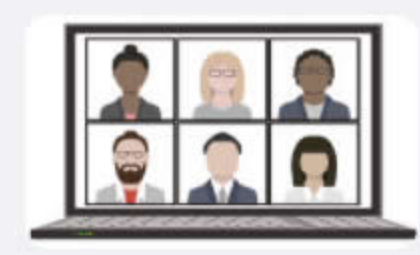
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Videotelephony, sometimes also referred to as video teleconference or videoconferencing, comprises the technologies for the reception and transmission of audio-video signals by users in different locations, for communication between people in real time.

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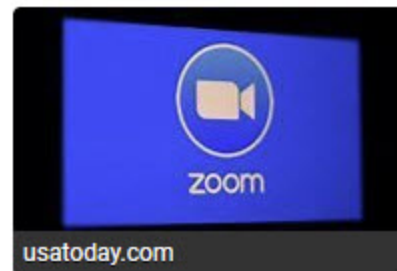
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Exhibit 10

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Date	Media Outlet	Headline	Article URL
8/2/2021	TechCrunch	Zoom reaches \$85M Settlement in 'Zoombombing' lawsuit	https://techcrunch.com/2021/08/02/zoom-reaches-85m-settlement-in-zoombombing-lawsuit/
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12/14/2021	<i>The Drum</i>	What Zoom's \$85m class action lawsuit means for data privacy	https://www.thedrum.com/news/2021/12/14/what-zoom-s-85m-class-action-lawsuit-means-data-privacy
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12/28/2021	<i>News Nation USA</i>	Zoom could owe you a pay-out after court ruling over privacy breaches	https://www.newsnationusa.com/news/technology/zoom-could-owe-you-a-pay-out-after-court-ruling-over-privacy-breaches/
12/26/2021	<i>Open Class Actions</i>	Not an article; link to file a claim from website	https://www.openclassactions.com/settlement_pg.php
12/21/2021	<i>Market Realist</i>	Zoom Is Paying \$85 Million to Settle a Class-Action Suit	https://marketrealist.com/p/zoom-meetings-class-action-scam/
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12/8/2021	<i>13NewsNow</i>	Yes, if you used Zoom before July 31, you can get money	https://www.13newsnow.com/article/news/verify/money-verify/yes-if-you-used-zoom-before-july-31-you-can-get-money/275-c73145
12/30/2022	<i>Spoofee.com</i>	Zoom Meeting Class Action Settlement Free \$15	https://www.spoofee.com/zoom-meeting-class-action-settlement-free/deals/969136
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Exhibit 11

If you used the Zoom Meetings Application between March 30, 2016 and July 30, 2021, you could be entitled to benefits, including a cash payment, under a class action settlement

NEWS PROVIDED BY

United States District Court for the Northern District of California →

Nov 19, 2021, 19:00 ET

SAN JOSE, Calif., Nov. 19, 2021 /PRNewswire/ --

A Settlement has been preliminarily approved by the court in a case involving Zoom Video Communications, Inc. ("Zoom"), relating to allegations brought by a number of individual Zoom users who sued on behalf of themselves and those with similar claims regarding the privacy and security of the Zoom Meetings Application ("App"). By entering the settlement, Zoom has not admitted liability; instead, both sides have agreed to resolve the dispute to avoid further litigation risk and expense. The court has not decided who is right.

Who is Included in the Settlement? Persons in the United States who registered, used, opened, or downloaded the Zoom Meetings App, other than through an Enterprise-Level Account or Zoom for Government Account, between March 30, 2016 and July 30, 2021. The Settlement Class also excludes Zoom and its officers and directors, as well as the Judge or Magistrate Judge to whom the Action is assigned, and any member of those Judges' staffs or immediate family members

What Relief Does the Settlement Provide? An \$85 million Settlement Fund will be set up to pay valid claims after deducting Court-approved attorneys' fees (up to \$21,250,000) and expenses (up to \$200,000), Plaintiffs' Service Payments, and notice and administration costs. Zoom has made and is continuing to make changes to its policies and practices to benefit Settlement Class Members. Settlement Class Members can submit one of the following claim types:

- **Paid Subscription Claim:** If you paid for a Zoom Meetings App subscription, between March 30, 2016 and July 30, 2021, you can file a claim for \$25 or 15% of the money you paid to Zoom for the core subscription, whichever is greater (this does not include optional add on features/support that can be added to subscriptions). For example, if you spent \$75 on a subscription during the relevant time period, 15% of \$75 is \$11.25. Since \$11.25 is less than \$25, your claim will be for \$25.
- **User Claim:** If you are not eligible for a Paid Subscription Claim and you registered, used, opened, or downloaded the Zoom Meetings App between March 30, 2016 and July 30, 2021, you can file a claim for \$15 (you are not eligible to submit a Paid Subscription Claim).

These payment amounts may be reduced depending on the number of valid claims. Nothing will happen unless the Court approves the Settlement.

How Do I Get a Payment? You must submit your claim online at www.ZoomMeetingsClassAction.com or mail in a paper Claim Form postmarked by **March 5, 2022**. Paper Claim Forms are available at the website or by calling 1-800-397-3418.

Are There Other Options? If you are a member of the Settlement Class, you have several options other than filing a claim. If you do not want to be legally bound by the Settlement, you must exclude yourself by **March 5, 2022**. If you do not exclude yourself, you will release your claims against Zoom about all the allegations in the case. You may object to the Settlement by **March 5, 2022**. The Long Form Notice available on the website explains how to exclude yourself or object. The Court will hold a Final Approval Hearing on **April 7, 2022 at 1:30 p.m.** to consider whether to approve the Settlement and award Service Payments, attorneys' fees and expenses costs; and consider any objections. You or your attorney may attend and ask to appear at the hearing, but you are not required to do so.

SOURCE United States District Court for the Northern District of California